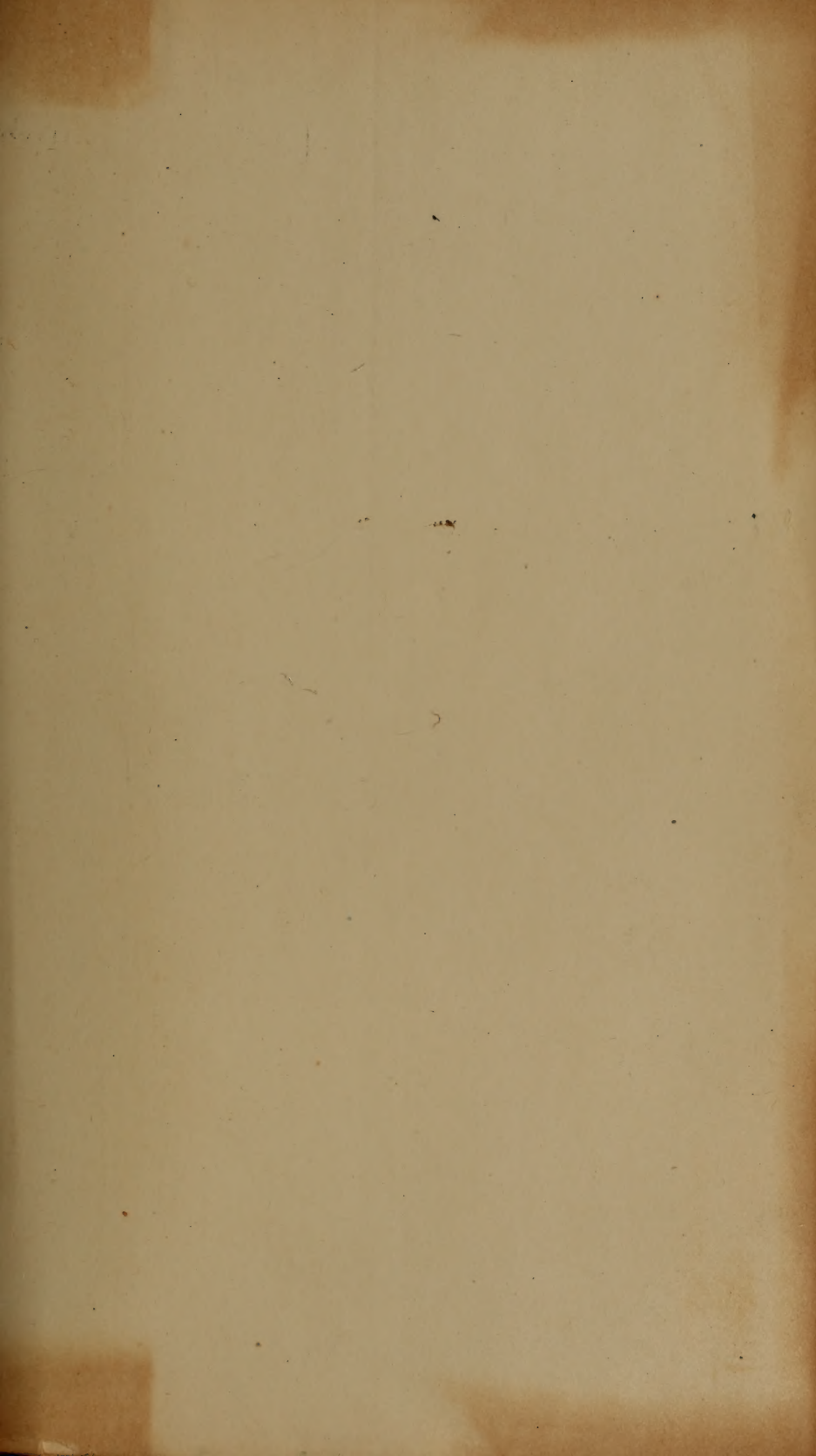


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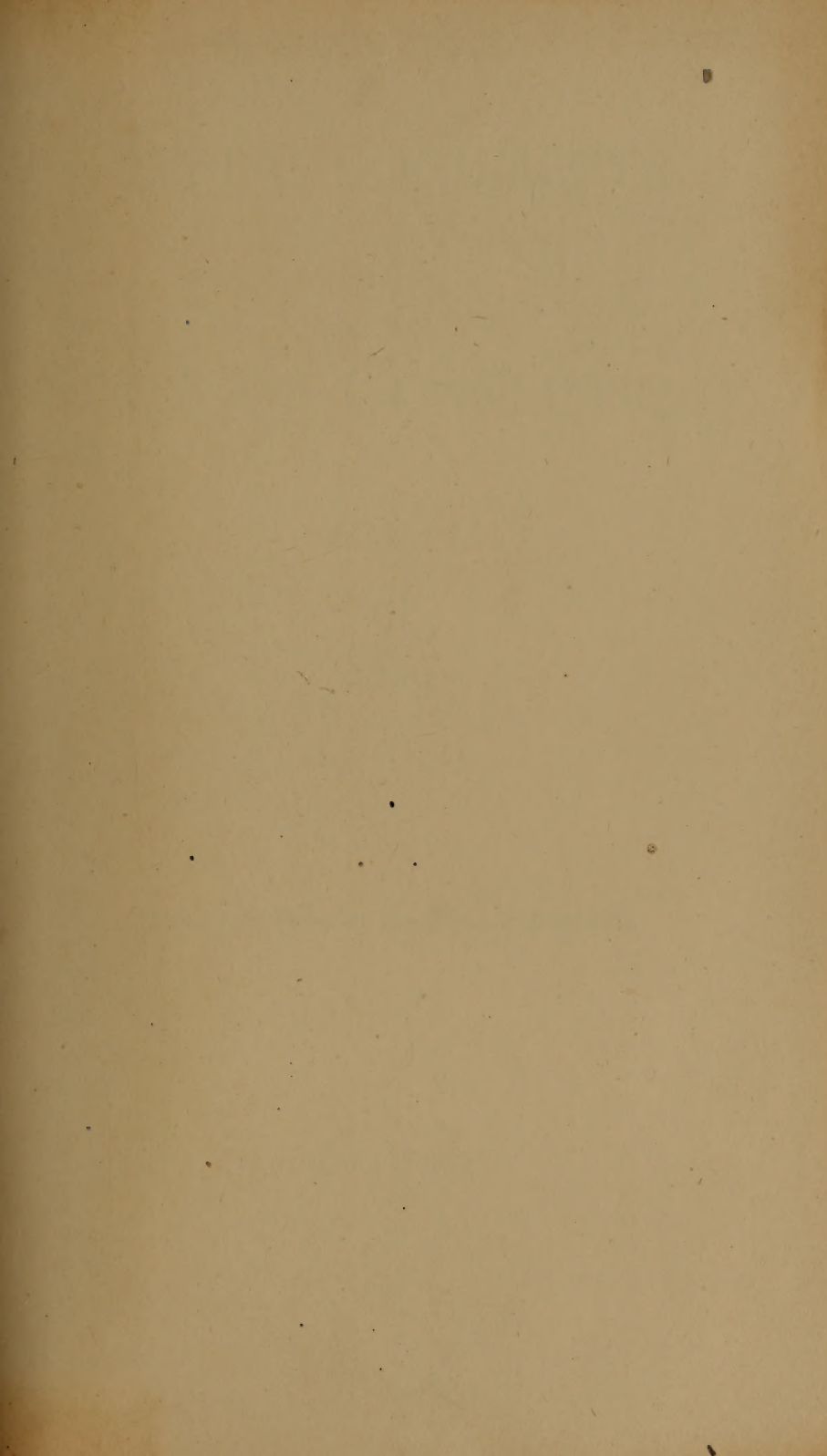
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PUBLIC DOCUMENTS

OF THE

STATE OF CONNECTICUT

VOL. I

1896

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Printed by Order of the General Assembly

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State of Connecticut

REPORT

OF THE

TREASURER

TO

*His Excellency the Governor*

NOVEMBER 1, 1895

FOR THE

FISCAL YEAR ENDING SEPTEMBER 30, 1895

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HARTFORD, CONN.

Press of The Case, Lockwood & Brainard Company

1895



# State of Connecticut.

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## TREASURER'S REPORT.

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STATE OF CONNECTICUT,  
TREASURER'S OFFICE,  
HARTFORD, Nov. 1, 1895.

*To His Excellency*

O. VINCENT COFFIN,

*Governor :*

SIR, — As required by law, I have the honor to submit herewith a report of the financial transactions of the State, as shown by the records of this department, for the fiscal year ending September 30, 1895.

### CIVIL LIST ACCOUNT.

Balance of cash on hand, October 1, 1894,	\$738,418.07
Revenue receipts from all sources during the year,	1,997,016.35
	<hr/>
	\$2,735,434.42

Specific receipts were as follows :

Commissioners of Pharmacy,	\$1,825.00
Commissioners of Shell Fisheries,	5,967.72
Commissioners of Shell Fisheries, for boat licenses,	695.50
Commissioners of Shell Fisheries, for land and sundries,	199.53
Commissioners of Railroads, salaries, etc.,	12,130.29
Commissioners of Banks, salaries, etc.,	5,982.15
Tax on telegraph and telephone companies,	10,742.71
Military commutation tax,	138,731.80
Avails of courts and bonds,	24,916.55
Tax on savings banks,	321,026.20
Tax on mutual insurance companies,	269,265.72
Tax on non-resident stock,	93,138.60
Corporate franchise tax,	1,000.00
Fees, from Executive Secretary,	679.50
Fees, from Secretary of State,	1,814.25



## TREASURER'S REPORT, 1895.

Miscellaneous, . . . . .	\$35,523.99
National aid to State homes, . . . . .	37,654.69
Tax on express companies, . . . . .	7,889.49
Tax on Consolidated Rolling Stock Co., . . . . .	131.41
Tax on Greenwich Loan, Trust, and Deposit Co., . . . . .	500.00
Tax on railroads, . . . . .	803,995.37
Commissioner of Insurance, . . . . .	62,255.21
Tax on investments, . . . . .	56,861.83
Tax on investment companies, . . . . .	23.00
Collateral inheritance tax, . . . . .	68,805.97
Interest, . . . . .	35,259.87
Total, . . . . .	<u>\$1,997,016.35</u>

## Payments were as follows :

Civil list orders, . . . . .	\$1,640,079.56
Registered orders, . . . . .	468,229.94
Interest on State bonds, . . . . .	104,700.00
Interest on Agricultural College Fund in treasury, . . . . .	53.14
Interest on Town Deposit Fund in treasury, . . . . .	311.42
Interest on principal of School Fund in treasury, . . . . .	1,394.82
Interest on interest of School Fund in treasury, . . . . .	1,911.05
Total, . . . . .	<u>\$2,216,679.93</u>
Balance in treasury to the credit of civil list, October 1, 1895, . . . . .	518,754.49
	<u>\$2,735,434.42</u>

## GENERAL AND SPECIAL ACCOUNTS.

Balance to credit of all accounts, October 1, 1894, . . . . .	\$935,433.31
Receipts from all sources for fiscal year ending September 30, 1895, . . . . .	2,376,726.42
Total, . . . . .	<u>\$3,312,159.73</u>
Deduct payments for all purposes, . . . . .	2,532,179.53
Balance to the credit of all accounts, October 1, 1895, . . . . .	<u>\$779,980.20</u>

## STATE DEBT.

The funded debt of the State, September 30, 1895, was, . . . . .	\$3,240,200.00
Less cash in the treasury to credit of civil list funds, . . . . .	518,754.49
Total State debt less civil list funds, . . . . .	<u>\$2,721,445.51</u>

## SUNDRY MATTERS.

## AGRICULTURAL COLLEGE FUND.

Under this title my immediate predecessor reported last year, that during the previous year a temporary injunction had been served on him as Treasurer, restraining him from paying the nineteen thousand dollars received from the United States for educational purposes, to Storrs' Agricultural School, as directed by the General Assembly. He then said, and I now repeat, "a final determination of the questions arising in this suit has not yet been reached, and the injunction is still in force." Since the injunction was first served, there have been two annual payments, from the United States, for this purpose, one for twenty thousand dollars (\$20,000), and one for twenty-one thousand dollars (\$21,000), both of which await, with the first sum of nineteen thousand dollars (\$19,000), the final determination referred to.

## TAXES ON NON-RESIDENT STOCK.

Suits brought by the last Treasurer to collect the following amounts are still in court :

	1891.	1892.
Hartford Fire Insurance Company, . . .	\$1,721.44	\$1,770.60
Phoenix Insurance Company, . . .	571.36	1,107.75
Orient Insurance Company, . . .	242.60	121.65
Ætna Life Insurance Company, . . .	239.58	

## NEW YORK, NEW HAVEN &amp; HARTFORD RAILROAD CO. TAXES.

The suit referred to in the last Treasurer's report, against the New York, New Haven & Hartford Railroad Company for taxes claimed to be due from said railroad company on account of exchange of its stock for stock of the Old Colony Railroad Company has been withdrawn, by reason of the action taken by the General Assembly at its January, 1895, session, on the petition of the said railroad company. This action was the granting of the petition and the passage of House Bill No. 623, Section 2 of which provides that "this act shall apply to the returns of any railroad company heretofore made for the years 1893 and 1894."

## COMPARATIVE TABLES.

In addition to the usual tables and statements of accounts for the current year annexed hereto, may be found some statements covering a period of ten years past, that show very interesting comparisons.

All of which is respectfully submitted.

GEORGE W. HODGE, *Treasurer*.



## STATE OF CONNECTICUT.

## STATEMENT OF THE FUNDED DEBT, SEPTEMBER 30, 1895.

## NOT SUBJECT TO TAXATION.

AUTHORIZING ACTS.	Principal Payable in Hartford.	Interest Payable Semi-Annually.	Amount Issued.	Amount Outstanding.
July 14 and 21, 1865, .....	October 1, 1885, .....	Interest ceased Oct. 1, 1885, .....	\$2,000,000	\$200
March 19, 1882, .....	January 1, 1903, .....	January and July, 3½ per cent., ..	500,000	500,000
April 4, 1883, .....	January 1, 1903, .....	January and July, 3½ per cent., ..	1,000,000	1,000,000
March 10, April 23 and 23, 1885, .....	October 1, 1910, .....	April and October, 3 per cent., ....	1,740,000	1,740,000
Total, .....	.....	.....	.....	\$3,240,200

## GENERAL REVENUE.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE  
NOVEMBER 10, 1894.

## HARTFORD COUNTY.

TOWNS.	Number of Persons.	Amount of Tax Received.
HARTFORD,.....	6,395	\$11,511.00
Avon,.....	80	144.00
Berlin,.....	268	482.40
Bloomfield,.....	118	212.40
Bristol,.....	864	1,555.20
Burlington,.....	140	252.00
Canton,.....	286	514.80
East Granby,.....	62	111.60
East Hartford,.....	408	776.00
East Windsor,.....	260	468.00
Enfield,.....	655	1,179.00
Farmington,.....	326	586.80
Glastonbury,.....	276	496.80
Granby,.....	183	330.00
Hartland,.....	78	142.00
Manchester,.....	769	1,384.20
Marlborough,.....	20	36.00
Newington,.....	71	127.80
New Britain,.....	2,330	4,194.00
Plainville,.....	202	364.00
Rocky Hill,.....	112	202.00
Simsbury,.....	203	365.40
Southington,.....	483	869.40
South Windsor,.....	181	325.80
Suffield,.....	272	489.60
West Hartford,.....	140	254.00
Wethersfield,.....	126	227.00
Windsor,.....	283	509.40
Windsor Locks,.....	312	562.00
Total,.....	15,903	\$28,672.60

## GENERAL REVENUE. — CONTINUED.

## MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE

NOVEMBER 10, 1894.

## NEW HAVEN AND NEW LONDON COUNTIES.

TOWNS.	Number of Persons.	Amount of Tax Received.
NEW HAVEN, .....	11,014	\$19,825.20
Ansonia,.....	1,217	2,190.60
Beacon Falls, .....	60	108.00
Branford,.....	312	561.60
Bethany,.....	56	102.00
Cheshire, .....	163	293.40
Derby, .....	562	1,011.60
East Haven, .....	62	112.00
Guilford,.....	190	342.00
Hamden, .....	367	660.60
Madison, .....	119	220.00
Meriden,.....	2,342	4,215.60
Middlebury, .....	65	117.00
Milford,.....	334	601.20
Naugatuck,.....	922	1,659.60
North Branford, .....	80	148.00
North Haven,.....	213	386.00
Orange, .....	423	761.40
Oxford,.....	69	124.20
Prospect,.....	40	72.00
Seymour,.....	239	430.20
Southbury, .....	112	201.60
Wallingford,.....	914	1,646.00
Waterbury,.....	3,343	6,017.40
Wolcott, .....	53	96.00
Woodbridge,.....	107	193.00
Total, .....	23,378	\$42,096.20
NEW LONDON,.....	1,223	\$2,201.40
Norwich,.....	1,834	3,301.20
Bozrah,.....	102	183.60
Colchester,.....	336	604.80
East Lyme,.....	129	232.20
Franklin,.....	49	88.20
Griswold, .....	292	525.60
Groton, .....	421	757.80
Lebanon,.....	164	296.00
Ledyard, .....	148	266.40
Lisbon,.....	43	77.40
Lyme,.....	97	174.60
Montville, .....	242	435.60
North Stonington,.....	160	288.00
Old Lyme,.....	103	185.40
Preston, .....	285	513.00
Salem,.....	48	86.40
Sprague, .....	89	162.00
Stonington,.....	606	1,091.00
Voluntown,.....	57	104.00
Waterford, .....	266	478.80
Total, .....	6,694	\$12,053.40

## GENERAL REVENUE. — CONTINUED.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE  
NOVEMBER 10, 1894.

## FAIRFIELD AND WINDHAM COUNTIES.

TOWNS.	Number of Persons.	Amount of Tax Received.
BRIDGEPORT, .....	7,187	\$12,936.60
Danbury, .....	1,337	2,407.00
Bethel, .....	403	726.00
Brookfield, .....	82	148.00
Darien, .....	214	385.20
Easton, .....	92	165.60
Fairfield, .....	346	623.00
Greenwich, .....	1,058	1,904.40
Huntington, .....	428	770.40
Monroe, .....	88	158.40
New Canaan, .....	266	480.00
New Fairfield, .....	65	117.00
Newtown, .....	253	455.40
Norwalk, .....	1,759	3,166.20
Redding, .....	115	207.00
Ridgefield, .....	240	440.00
Sherman, .....	72	130.00
Stamford, .....	1,476	2,656.80
Stratford, .....	303	545.40
Trumbull, .....	116	208.80
Weston, .....	91	164.00
Westport, .....	257	463.00
Wilton, .....	135	243.00
Total, .....	16,383	\$29,501.20
BROOKLYN, .....	124	\$224.00
Ashford, .....	82	154.00
Canterbury, .....	99	178.20
Chaplin, .....	50	94.00
Eastford, .....	73	132.00
Hampton, .....	71	128.00
Killingly, .....	492	885.60
Plainfield, .....	349	629.00
Pomfret, .....	121	217.80
Putnam, .....	466	839.00
Scotland, .....	49	94.00
Sterling, .....	167	302.00
Thompson, .....	389	700.20
Windham, .....	789	1,420.20
Woodstock, .....	202	364.00
Total, .....	3,523	\$6,362.00



## GENERAL REVENUE. — CONTINUED.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE  
NOVEMBER 10, 1894.

## LITCHFIELD AND MIDDLESEX COUNTIES.

TOWNS.	Number of Persons.	Amount of Tax Received.
LITCHFIELD,.....	344	\$619.20
Barkhamsted,.....	105	189.00
Bethlehem,.....	39	70.20
Bridgewater,.....	68	124.00
Canaan,.....	99	178.20
Colebrook,.....	86	154.80
Cornwall,.....	144	259.20
Goshen,.....	107	194.00
Harwinton,.....	100	180.00
Kent,.....	117	210.60
Morris,.....	49	88.20
New Hartford,.....	272	489.60
New Milford,.....	372	670.00
Norfolk,.....	185	334.00
North Canaan,.....	160	288.00
Plymouth,.....	279	503.00
Roxbury,.....	82	147.60
Salisbury,.....	264	486.00
Sharon,.....	190	342.00
Thomaston,.....	283	509.40
Torrington,.....	784	1,411.20
Warren,.....	61	109.80
Washington,.....	176	318.00
Watertown,.....	235	423.00
Winchester,.....	651	1,171.80
Woodbury,.....	173	311.40
Total,.....	5,425	\$9,782.20
MIDDLETOWN,.....	951	\$1,767.00
Haddam,.....	201	361.80
Chatham,.....	200	360.00
Chester,.....	168	304.00
Clinton,.....	129	233.00
Cromwell,.....	236	424.80
Durham,.....	100	180.00
East Haddam,.....	307	552.60
Essex,.....	272	489.60
Killingworth,.....	53	98.00
Middlefield,.....	101	182.00
Old Saybrook,.....	109	198.00
Portland,.....	231	415.80
Saybrook,.....	184	331.20
Westbrook,.....	81	146.00
Total,.....	3,323	\$6,043.80

## GENERAL REVENUE. — CONCLUDED.

## MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE

NOVEMBER 10, 1894.

## TOLLAND COUNTY.

TOWNS.	Number of Persons.	Amount of Tax Received.
TOLLAND, .....	88	\$162.00
Andover, .....	49	90.00
Bolton, .....	43	78.00
Columbia, .....	81	145.80
Coventry, .....	205	369.00
Ellington, .....	118	212.40
Hebron, .....	88	158.40
Mansfield, .....	199	358.20
Somers, .....	152	273.60
Stafford, .....	345	621.00
Union, .....	48	87.00
Vernon, ...	835	1,503.00
Willington, .....	90	162.00
Total, .....	2,341	\$4,220.40

## RECAPITULATION.

COUNTIES.	Number of Persons.	Amount of Tax Received.
Hartford, .....	15,903	\$28,672.60
New Haven, .....	23,378	42,096.20
New London, .....	6,694	12,053.40
Fairfield, .....	16,383	29,501.20
Windham, .....	3,523	6,362.00
Litchfield, .....	5,425	9,782.20
Middlesex, .....	3,323	6,043.80
Tolland, .....	2,341	4,220.40
Total, ....	76,970	\$138,731.80

## TAX ON MUTUAL FIRE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Assets.	Amount Taxed.	Tax $\frac{3}{4}$ of 1 per cent.
Conn. Steam Boiler Inspection & Insurance Co., ..	Waterbury, ..	\$18,610.33	\$3,097.83	\$23.23
Danbury Mu. Fire In. Co.,	Danbury, ....	29,250.86	29,250.86	219.37
Farmers' " " "	Suffield, ....	9,189.36	148.36	1.11
Farmington Valley Mutual Fire Ins. Co., .....	Farmington, ..	12,677.88	5,535.20	41.50
Greenwich M. Fire In. Co.,	Greenwich, ..	15,664.98	6,549.81	49.12
Hartf'd Co. " " "	Hartford, ....	546,515.89	453,580.89	3,401.85
Harwinton " " "	Harwinton, ..	12,856.69	196.44	1.46
Litchfield " " "	Litchfield, ...	102,286.59	98,533.59	739.00
Madison " " "	Madison, ....	40,290.11	7,762.21	58.22
Middlesex Mu. Assur. Co.,	Middletown, .	692,732.23	553,474.23	4,151.06
Mu. Assur. Co. of the City of Norwich, .....	Norwich, ....	13,272.04	12,558.69	94.19
New London Co. Mutual Fire Insurance Co., ...	Norwich, ....	109,829.33	108,829.33	816.22
Patrons M. Fire Ins. Co.,	Hartford, ...	1,267.71	827.71	6.20
Rockville " " "	Rockville, ...	20,518.63	7,342.03	55.06
State " " "	Hartford, ...	74,261.88	30,471.58	228.54
Wind'm Co. " " "	Brooklyn, ...	292,434.10	44,260.00	331.95
Tolland Co. " " "	Tolland, ....	226,693.07	58,342.56	437.57
Total, .....				\$10,655.65

## TAX ON MUTUAL LIFE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Assets.	Amount Taxed.	Tax $\frac{1}{4}$ of 1 per cent.
Ætna Life Ins. Co., ..	Hartford,	\$42,116,902.59	\$32,791,344.89	\$81,978.36
Conn. Gen. Life Ins. Co., .....	"	2,536,098.34	1,136,279.19	2,840.70
Conn. Mutual Life Ins. Co., .....	"	61,033,119.86	59,701,765.44	149,254.41
Phoenix Mutual Life Ins. Co., .....	"	10,092,380.73	9,814,641.06	24,536.60
Total, ....				\$258,610.07

## TAX ON SAVINGS BANKS.

PAYABLE JANUARY 20TH AND JULY 20TH, 1895.

NAME OF BANK.	Deposits Taxed.	January Tax.	July Tax.
Berlin Savings Bank, Kensington,	\$147,474.54	\$184.35	\$184.34
Bridgeport " .....	3,669,041.58	4,586.30	4,586.30
Bristol " .....	1,537,447.17	1,921.81	1,921.81
Brooklyn " .....	813,501.74	1,016.88	1,016.87
Burritt " New Britain,	75,528.27	94.41	94.41
Canaan " .....	97,827.27	122.28	122.28
Chelsea " Norwich,...	4,931,721.98	6,164.65	6,164.65
Chester " .....	156,139.23	195.18	195.17
Citizens " Stamford, ..	1,734,690.12	2,168.36	2,168.36
City " Bridgeport, .	3,230,931.34	4,038.66	4,038.67
City " Meriden, ,...	1,317,130.39	1,646.41	1,646.41
Colchester " .....	249,413.58	311.86	311.85
Collinsville Savings Society,.....	525,573.65	656.97	656.96
Conn. Savings Bank, New Haven,	5,321,343.95	6,651.68	6,651.68
Deep River, " .....	1,079,755.26	1,349.70	1,349.69
Derby " Birmingham,	2,068,828.56	2,586.03	2,586.04
Dime " Cromwell, ..	73,370.69	91.72	91.71
Dime " Hartford,...	764,349.49	955.44	955.43
Dime " Norwich,...	1,663,122.62	2,078.90	2,078.90
Dime " Wallingford,	352,249.79	440.31	440.31
Dime " Waterbury, .	2,459,971.52	3,074.97	3,074.96
Dime " Willimantic,	537,311.26	671.64	671.64
Essex " .....	532,295.93	665.36	665.37
Fairfield Co. " Norwalk,...	549,777.21	687.22	687.22
Falls Village " .....	532,792.71	665.99	655.99
Far. & Mech. " Middletown,	1,818,852.62	2,273.56	2,273.57
Farmington " .....	2,642,929.35	3,303.66	3,303.66
Freestone " Portland,...	323,744.99	404.68	404.68
Greenwich " .....	94,281.52	117.85	117.85
Groton " Mystic,....	652,914.75	816.14	816.14
Guilford " .....	124,631.95	155.79	155.78
Jewett City " .....	677,952.40	847.44	847.44
Litchfield Savings Society, .....	922,925.59	1,153.65	1,153.66
Mariners' Sav. Bank, N. London, .	1,818,464.04	2,273.08	2,273.08
Mechanics " Hartford,...	2,948,802.32	3,686.00	3,686.00
Mechanics " Winsted,....	884,207.90	1,105.26	1,105.26
Mech. & Far. " Bridgeport, .	1,317,856.11	1,647.32	1,647.32
Meriden " .....	2,458,150.22	3,072.68	3,072.69
Middletown " .....	5,663,483.00	7,079.35	7,079.35
Milford " .....	202,638.13	253.30	253.29
Moodus " .....	224,871.45	281.09	281.09
National " New Haven,	1,278,147.16	1,597.69	1,597.69
Naugatuck " .....	577,515.68	721.89	721.89
Amount carried forward,.....	\$59,053,959.03	\$73,817.51	\$73,817.46



## TAX ON SAVINGS BANKS.

PAYABLE JANUARY 20TH AND JULY 20TH, 1895.

NAME OF BANK.	Deposits Taxed.	January Tax.	July Tax.
Amount brought forward, . . .	\$59,053,959.03	\$73,817.51	\$72,817.46
New Haven Savings Bank, . . . . .	7,747,728.85	9,684.66	9,684.66
New Milford " . . . . .	917,526.44	1,146.91	1,146.91
Newtown " . . . . .	531,576.56	664.47	664.47
Norfolk " . . . . .	148,150.00	185.19	185.19
Norwalk Savings Society, . . . . .	2,212,748.51	2,765.94	2,765.93
Norwich " . . . . .	9,750,144.25	12,187.68	12,187.68
People's Sav. Bank, Pawcatuck, . .	61,281.79	76.60	76.60
People's " Bridgeport, . .	2,519,707.58	3,149.64	3,149.63
People's " Rockville, . .	431,487.73	539.36	539.36
Putnam " . . . . .	1,443,124.89	1,803.91	1,803.90
Ridgefield " . . . . .	213,074.91	266.35	266.34
Salisbury Sav. Society, Lakeville, .	516,490.78	701.86	701.86
Savings Bank of Ansonia, . . . . .	1,051,748.15	1,314.69	1,314.68
Savings Bank of Danbury, . . . . .	2,481,344.24	3,101.68	3,101.68
Savings Bank of New Britain, . . . .	2,378,505.38	2,973.13	2,973.13
Savings Bank of New London, . . . .	4,097,248.55	5,121.56	5,121.56
Savings Bank of Rockville, . . . . .	1,308,714.36	1,635.89	1,635.89
Savings Bank of Stafford Springs, . .	367,403.71	459.26	459.25
Savings Bank of Tolland, . . . . .	109,482.86	136.86	136.85
Society for Savings, Hartford, . . . .	14,379,426.60	17,974.28	17,974.28
Southington Savings Bank, . . . . .	851,921.16	1,064.90	1,064.90
South Norwalk " . . . . .	676,436.03	845.55	845.54
Southport " . . . . .	585,204.00	731.51	731.50
Stafford Sav. Bank, Stafford Sp'gs, .	423,037.04	528.86	528.85
Stamford " . . . . .	2,496,393.00	3,120.49	3,120.49
State " Hartford, . . . . .	3,478,865.06	4,348.58	4,348.58
Stonington " . . . . .	390,469.59	488.08	488.09
Suffield " . . . . .	111,175.93	138.97	138.97
Thomaston " . . . . .	359,091.32	448.86	448.86
Thompson " Putnam, . . . . .	385,909.30	482.39	482.39
Torrington " . . . . .	615,565.10	769.46	769.46
Union " Danbury, . . . . .	1,025,073.58	1,281.34	1,281.34
Waterbury " . . . . .	3,062,866.35	3,828.58	3,828.58
Westport " . . . . .	48,664.32	60.83	60.83
West Side " Waterbury, . . . . .	14,545.27	18.18	18.18
Willimantic Savings Institute, . . . .	632,052.61	790.06	790.07
Windh'm Co. Sav. Bank, Danielson, .	415,227.99	519.04	519.03
Windsor Locks Savings Bank, . . . .	43,345.00	54.18	54.18
Winsted Sav. Bank, W. Winsted, . .	1,229,549.11	1,536.94	1,536.93
Woodbury Savings Bank, . . . . .	67,812.54	84.76	84.77
Less July tax of the Dime Savings Bank, Willimantic, unpaid, . . . . .			\$160,848.85 671.64
Total, . . . . .	\$128,679,129.47	\$160,848.99	\$160,177.21

## TAX ON RAILROADS.

TAX ON RAILROADS.	Location of Office.	Number of Shares of Stock.	Market Value of Each Share of Stock.	Amount of Funded and Floating Debt.
Bridgeport Traction,.....	Bridgeport,....	20,000	6.00	\$575,000.00
Central Railway & Electric,.....	New Britain,...	22,000	6.00	476,245.39
Danbury & Bethel Horse R. R.,...	Danbury,.....	4,000	5.00	93,000.00
Derby Street Railway, { com., }	Derby,.....	{ 2,000	.....	.....
{ pfd., }		{ 4,000	5.00	106,800.00
E. Hartford & Glastonbury R. R.,..	Hartford,.....	.....	.....	68,769.66
Fair Haven & Westville R. R.,....	New Haven,...	16,000	40.00	200,000.00
Hartford Street Railway,.....	Hartford,.....	2,000	150.00	727,000.00
Hartford & West Hartford H. R. R.,	Hartford,.....	2,250	10.00	210,000.00
Meriden Horse R. R.,.....	Meriden,.....	800	5.00	435,000.00
Middletown Horse R. R.,.....	Middletown,...	960	5.00	22,898.45
New Haven & Centerville St. R'y, ..	New Haven,...	3,000	.....	225,000.00
New Haven Street Railway,.....	New Haven,...	10,000	15.00	602,000.00
Norwalk Street Railway,.....	Norwalk,.....	2,000	13.00	100,000.00
Norwalk Tramway,.....	So. Norwalk, ..	1,300	60.00	131,858.22
Norwich Street Railway,.....	Norwich,.....	2,500	60.00	265,000.00
New London Street Railway,.....	New London, ..	1,500	70.00	110,000.00
Rockville & Ellington Street R'y, ..	Rockville,....	594	75.00	100,000.00
Stamford Street Railway,.....	Stamford,.....	1,842	5.00	92,749.35
Southington & Plantsville T'mway,	Southington,...	800	12.50	18,896.14
Waterbury Traction,.....	Waterbury,...	1,122	100.00	420,000.00
Westport & Saugatuck H. R. R.,..	Westport,.....	150	100.00	.....
West Shore Railway,.....	New Haven,...	2,000	5.00	25,500.00
Winchester Avenue R. R.,.....	New Haven,...	16,000	7.00	662,865.45
B. & N. Y. Air Line R. R., { com., }	New Haven,...	{ 8,514	.....	.....
{ pfd., }		{ 14,240	76.80	500,000.00
Colchester Railway,.....	New Haven,...	250	.....	25,000.00
Danbury & Norwalk R. R.,.....	New Haven,...	3,069	48.00	650,000.00
Hartford & Conn. Western R. R.,..	Hartford,.....	27,011	13.33½	722,697.99
Housatonic R. R., { com., }	New Haven,...	{ 233	.....	.....
{ pfd., }		{ 2,306	24.00	3,000,000.00
Meriden, Waterb'y & Conn. R. R. R.,	Boston,.....	4,840	.....	400,000.00
Naugatuck R. R.,.....	New Haven,...	10,422	217.00	150,000.00
New Haven & Derby R. R.,.....	New Haven,...	961	59.00	1,280,000.00
New Haven & Northampton Co.,...	New Haven,...	556	76.00	3,900,000.00
New London Northern R. R.,.....	New London, ..	15,000	185.00	1,500,000.00
N. York & N. Eng. R. R., { com., }	Boston,.....	{ 198,310	10.00	.....
{ pfd., }		{ 38,176	35.00	16,261,942.03
N. York, N. Haven & Hartfd'd R. R.,	New Haven,...	379,429	180.00	15,806,275.00
Nor. & Worcester R. R., { com., }	Norwich,.....	{ 66	.....	.....
{ pfd., }		{ 27,692	172.00	584,039.77
Rockville R. R., { com., }	Rockville,.....	{ 687½	1.00	.....
{ pfd., }		{ 400	100.00	16,900.00
Shepaug, Litchfld & North'n R. R.,	New Haven,...	11,997	5.00	.....
Shore Line Railway,.....	New Haven,...	1,910	150.00	200,000.00
South Manchester R. R.,.....	So. Manchester,.	400	40.00	12,568.52
Tax for 1895,.....	.....	.....	.....	.....
Middletown Horse R. R., 1892,....	.....	.....	.....	.....
Middletown Horse R. R., 1893,....	.....	.....	.....	.....
Tax paid during the year,.....	.....	.....	.....	.....

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## TAX ON RAILROADS.

Market Value of Funded and Floating Debt.	Market Value of Mortgage Bonds Convertible into Stock.	Expenses of Construction and Equipment of Leased Roads outside of State.	Amount of Company's own Obligations in Sinking Fund.	Tax paid in Connecticut on Real Estate not used for Railroad Purposes.	Whole number of miles of Road.	Number of miles of Road out of Connecticut	Tax of One Per Cent.
\$575,000.00							\$6,950.00
476,245.39				\$1,734.00			4,348.45
93,000.00							1,130.00
106,800.00				55.03			1,212.97
68,769.66							687.70
200,000.00				132.90			8,267.10
727,000.00				370.98			9,899.02
210,000.00							2,325.00
435,000.00							4,390.00
22,898.45							276.98
225,000.00							2,250.00
602,000.00							7,595.00
100,000.00							1,260.00
131,858.22							2,098.58
265,000.00							4,150.00
110,000.00							2,150.00
100,000.00				665.00			780.50
92,749.35							1,019.59
18,896.14				22.50			144.48
420,000.00				1,550.00			3,772.00
24,225.00							150.00
637,865.45				164.80			7,333.85
500,000.00	\$1,152.00				51.5		15,947.84
25,000.00					3.59		250.00
					36.20		7,973.12
722,697.99	2,520.00				108.30	41.60	6,547.78
3,000,000.00		\$629,422.31			90.12		24,259.22
400,000.00					30.34		4,000.00
150,000.00					60.99		24,153.74
1,280,000.00					16.79		13,866.99
3,900,000.00		386,208.48	176,000		127.33	60.96	15,224.34
1,500,000.00		287,439.02		334.40	121.	65.	18,120.43
16,261,942.03	16,900.00	146,641.31		923.61	360.56	161.02	106,724.06
15,806,275.00		4,338,397.01		25,820.07	248.92	82.26	449,379.21
584,039.77					66.16	18.24	38,811.26
16,900.00					4.48		575.88
	15.00				32.28		565.60
200,000.00					48.53		4,865.00
12,568.52					2.25		285.68
							\$803,603.62
							127.00
							264.75
							\$803,995.37

## COLLATERAL INHERITANCE TAX.

NAME OF ESTATE.	Location.	Administrator or Executor.	Amount of Tax received.
Catherine Brady,.....	Bridgeport,....	Canfield & Judson, Atty. for Exr.,.....	\$268.74
Thos. Davison,.....	Stonington,....	Joseph N. Hancox,.....	114.92
Ellen Williams,.....	Pomfret,.....	Edward L. Williams,.....	68.55
James H. Rowland,...	Stamford,....	H. Stanley Finch,* int. inc.,...	250.95
Elizabeth W. Daven- port,.....	New Haven,...	Selah B. Strong,.....	1,660.85
George Hotchkiss, 2d,	New Haven,...	Robert T. Merwin, int. incl.,...	1,162.16
Ebenezer Sexton,....	Canton,.....	John D. Andrews, Trustee,...	182.02
Phebe Bixby,.....	Thompson,....	Geo. T. Bixbey,.....	22.20
Chas. Easton Platt,...	Waterbury,....	F. G. Platt,.....	35.70
Smith P. Hotchkiss,...	Woodbridge,...	Harvey Hotchkiss,.....	42.00
John H. Carew,.....	Meriden,.....	A. F. & J. D. Eggleston,.....	1,502.00
Mary L. Porter,.....	Norfolk,....	F. E. Porter,.....	1,875.32
Samuel Simpson,....	Wallingford,...	C. H. Tibbitts,.....	317.66
Samuel A. Button,....	Preston,.....	Lucius Brown,.....	1.23
Edward H. Billings,...	N. Orleans, La,	H. T. Blake,.....	60.27
George P. Rogers,....	New London,...	Seabury F. Rogers,.....	2,384.20
Marg'r't H. Townsend,	New Haven,...	James M. Carrington,.....	388.20
Mary Ann Adams,....	Brooklyn,....	Chas. W. Snow,.....	18.00
Mary S. Dickerman,...	New Haven,...	Elias Dickerman,.....	15.49
Hattie W. Jesop,....	Fairfield,.....	W. B. Glover, Judge,.....	977.97
Sarah P. Morgan,....	Stamford,....	Robert A. Fosdick,.....	267.53
Hoadley B. Ives,....	New Haven,...	S. E. Merwin,.....	6,731.07
Mary Ann Hall,.....	Meriden,.....	Benj. Page,.....	13.66
Esther M. Smith,....	Wallingford,...	Gilbert L. Peck,.....	390.78
Sarah B. Hawley,....	Bridgeport,....	James Nichols,.....	378.75
Abigail T. Dowd,....	Guilford,....	Beverly Monroe,.....	809.57
John Kirkham,.....	Stamford,.....	John R. Kirkham,.....	468.68
Wm. S. Walmsley,....	Stamford,.....	Franklin Lynch for Excx.,...	177.97
Tamison Griggs,....	Chaplin,.....	Edgar S. Lincoln,.....	88.00
Timothy Keeney,....	Manchester,...	John R. Buck and Arthur F. Eggleston,.....	660.30
Lucia A. Rand,.....	Middletown,...	P. C. Rand,.....	3,320.66
Patrick Sloan,.....	Bridgeport,....	John J. Ryburn,.....	1,250.00
Frances E. Walker,...	New Haven,...	Henry C. White,.....	486.10
Annie E. Miller,.....	Stamford,....	Franklin Miller,.....	153.61
Stephen Nichols,....	Bridgeport,....	Morris B. Beardsley,.....	212.60
Edward C. Bacon,....	Simsbury,....	Henry W. Ensign,.....	28.41
Stephen Nichols,....	Bridgeport,....	Morris B. Beardsley,.....	420.05
Emily Latimer,....	Simsbury,....	P. F. Smith, interest included,	322.53
Frances P. Keeney,...	New London,...	Alfred Coit, Judge,.....	17.51
Henrietta E. Hooker,...	New Haven,...	John T. Sloan,.....	2,365.22
Lucy A. Stockbridge,	Wethersfield,...	Albert H. Galpin,.....	170.50
Albert Hitchcock,...	Southington,...	W. S. Plumb,.....	306.26
Frances J. Barber,...	Bloomfield,....	J. H. White, Exr.,.....	360.80
Amt. carried forward,.....			\$30,698.99



## COLLATERAL INHERITANCE TAX. — CONTINUED.

NAME OF ESTATE.	Location.	Administrator or Executor.	Amount of Tax received.
Amt. brought forward, .....			\$30,698.99
T. H. H. Messinger, ..	Stamford, .....	Clarence L. Reid, int. inc., ..	16.89
Lorinda M. Hall, .....	New Haven, .....	A. M. Blakesley, .....	44.60
Mary E. Barber, .....	Norwich, .....	David Lillibridge, .....	292.74
Sophia B. Milne, .....	Stamford, .....	W. B. Pierce, int. inc., ..	234.91
Anna E. Sperry, .....	Hartford, .....	Received from Security Co.,	40.20
Job W. Gibbs, .....	Canaan, .....	J. Lee Ensign, .....	39.35
Eliza Sexton, .....	Canton, .....	J. D. Andrews, int. inc., ..	86.00
Julia M. Hall, .....	Morris, .....	J. T. Hubbard, int. inc., ..	17.30
Jane B. Leavenworth, ..	New Haven, .....	Julius Twiss, .....	138.54
Henry W. Taylor, .....	Hartford, .....	B. R. Allen, .....	560.40
Eliza P. Perkins, .....	Norwich, .....	Donald G. Perkins, .....	385.40
Angeline M. Horton, ..	Norwalk, .....	Edward C. Boardman, .....	252.60
Nathan B. Wells, .....	Stratford, .....	R. G. Curtiss, .....	280.00
Mason M. Stanton, .....	Stonington, .....	Truina Smith, .....	573.82
Nathan F. Drake, .....	Hartford, .....	Frank V. Mills, .....	57.00
Eliza A. Anderson, .....	East Hartford, .....	J. O. Goodwin, .....	215.28
Lucius Case, .....	Simsbury, .....	Jeremiah Case, .....	174.27
Jehial F. Williams, .....	East Haddam, ..	A. E. Purple, .....	76.79
Tamison Griggs, .....	Chaplin, .....	Edgar S. Lincoln, Addtl., ..	10.00
Franklin A. Wells, .....	Norwich, .....	W. S. Allis, Atty., .....	45.40
Jerome Keeney, .....	New London, ..	Alfred Coit, Judge, .....	71.00
Anna R. Barrows, .....	Hartford, .....	J. H. Tallman, .....	60.50
Ralph Gillett, .....	Hartford, .....	J. R. Redfield, .....	4,443.95
Mary B. Hanover, .....	New Haven, .....	C. E. Thompson, .....	194.60
Martha B. Blakeman, ..	East Haddam, ..	J. Attwood, .....	657.65
Henry W. Morgan, .....	Waterford, .....	Alfred Coit, Judge, .....	52.50
Julia A. Chester, .....	Groton, .....	Asa Perkins, .....	9.60
Mary E. Niles, .....	Hartford, .....	W. and Mary Walker, .....	1,964.65
George W. Smith, .....	Roxbury, .....	A. L. Hodge, .....	356.85
T. O. Enders, .....	West Hartford, ..	Harriet and J. O. Enders, ..	398.00
Henry A. Whitman, .....	Hartford, .....	Stephen Ball, .....	846.17
Rachel H. Beckwith, ..	New Haven, .....	F. E. Beckwith, .....	4,295.84
Laura Butler, .....	Wethersfield, ..	Roswell Fox, .....	120.50
Elizabeth Williams, ..	New London, ..	Alfred Coit, Judge, .....	36.00
Henry Clark, .....	Orange, .....	T. Walton Aims, .....	172.26
James R. Morrison, .....	Hartford, .....	W. A. Willard, .....	13.35
Chauncey Atwood, .....	Woodbury, .....	Asa W. Mitchell, .....	234.28
John McNeil, .....	Litchfield, .....	D. C. Kilbourne, .....	408.84
Harriet L. Whittlesey, ..	Wallingford, ..	Elisha Whittlesey, .....	422.76
Joseph Subanek, .....	Hartford, .....	Ralph W. Ellis, .....	517.34
Charlotte Rockwell, ..	Colebrook, .....	G. M. Carrington, Judge, ..	126.90
Emma C. Whitman, .....	Hartford, .....	Stephen Ball, .....	753.74
Amt. carried forward, .....			\$50,397.76



## COLLATERAL INHERITANCE TAX. — CONCLUDED.

NAME OF ESTATE.	Location.	Administrator or Executor.	Amount of Tax received.
Amt. brought forward, .....			\$50,397.76
Caroline M. Shelton, ..	New Haven, ...	Burton Mansfield, Trustee, ...	556.42
Mary R. Knudsen, ...	Norwalk, .....	Andrew H. Green, int. inc., ...	99.97
Catherine E. Lyman, ..	Middlefield, ...	Chas. G. Robinson, Judge, ...	47.65
Emily L. Gerry, .....	New Haven, ...	Geo. W. Curtiss, .....	941.60
Eunice M. Trumbull, ..	Mansfield, ...	Charlotte M. Swift, .....	245.72
Mary A. Hotchkiss, ..	Wallingford, ...	Geo. T. Jones, .....	34.47
Julia C. Clark, .....	Norwich, .....	W. C. Mowry, .....	33.11
Mary Hannahan, .....	Hartford, .....	Daniel J. Mallaly, .....	104.85
Mary A. Gillett, .....	Hartford, .....	George Woolley, .....	24.59
Julia M. Ward, .....	Hartford, .....	J. B. Bunce, .....	715.50
Clarissa M. Betts, ...	Wilton, .....	Samuel G. Lockwood, .....	152.08
Lucia Perrin, .....	Pomfret, .....	L. S. Hayward, Judge, int. inc.,	527.92
Emily L. Gerry, .....	New Haven, ...	Geo. W. Curtiss, .....	4,842.42
N. A. Williams, .....	Old Saybrook,	B. A. Williams, .....	4,658.20
Lydia S. Bulkeley, ...	Hartford, .....	M. G. Bulkeley, .....	375.57
Sarah E. Mosman, ...	Norwich, .....	Isaac S. Jones, .....	391.70
Henry L. Sackett, ...	Greenwich, ...	Geo. D. Archer, Judge, .....	504.65
Emily M. Fitch, .....	New Haven, ...	John B. Fitch, .....	4,151.79
Total, .....			\$68,805.97

## TAX ON NON-RESIDENT STOCK.

NAME OF CORPORATION.	Location.	Number of Shares of Stock.	Market Value of Each Share.	Tax of One Per Cent.
Ætna Life Insurance Co.,	Hartford,	1,842	\$210	\$3,868.20
Conn. General Life Ins. Co.,	"	420	115	483.00
Hartford Life & Ann. Ins. Co.,	"	546	125	682.50
Travelers Insurance Co.,	"	2,381	175	4,166.75
Ætna Insurance Co.,	"	15,310	230	35,213.00
Connecticut Fire Ins. Co.,	"	2,970	110	3,267.00
Hartford Fire Ins. Co.,	"	5,673	325	18,437.25
Orient Ins. Co.,	"	2,395	45	1,077.75
Phoenix Ins. Co.,	"	7,387	165	12,188.55
National Fire Ins. Co.,	"	2,615	125	3,268.75
Hfd. Stm. Boiler Insp. & Ins. Co.,	"	2,378	100	2,378.00
Norwalk Fire Ins. Co.,	Norwalk,	975	50	487.50
Security Ins. Co.,	New Haven,	938	25	234.50
City Bank,	Hartford,	191	100	191.00
Saybrook Bank,	Essex,	33	47	15.51
State Bank,	Hartford,	1,256	100	1,256.00
Union Bank,	N. London,	319	100	319.00
United States Bank,	Hartford,	10	285	28.50
Conn. Trust & Safe Deposit Co.,	"	274	150	411.00
Equitable Trust Co.,	N. London,	12,744	5	637.20
Hartford Trust Co.,	Hartford,	155	125	193.75
Stamford Trust Co.,	Stamford,	214	125	267.50
Thompsonville Trust Co.,	Thomps'ille,	159	31	49.29
Union Trust Co.,	New Haven,	110	100	110.00
Security Co.,	Hartford,	133	150	199.50
Middlesex Banking Co.,	Middletown,	3,680	90	3,312.00
Connecticut Indemnity Ass'n.,	Waterbury,	62	75	46.50
National Life Association,	Hartford,	20	25	5.00
Loan & Guarantee Co. of Conn.,	"	275	40	110.00
Iowa Mortgage Co.,	"	124	40	49.60
National Fire Ins. Co., add'l,	"	5	125	6.25
Hartford " " "	"	10	325	32.50
Phoenix " " "	"	10	165	16.50
Ætna Ins. Co., " "	"	35	230	80.50
Travelers Ins. Co., " "	"	20	175	35.00
Security Co., " "	"	5	150	7.50
Total,				\$93,138.60

## AVAILS OF COURTS FROM CLERKS.

COUNTY.	Name of Court.	Name of Clerk.	Amount.	Total.
Hartford, . . .	Common Pleas.	Chas. E. Fellowes...	\$451.17	
"	Hartford City...	John J. Quinn, Recording Fee, . . .	25.00	
New Haven,..	Common Pleas.	Lucius P. Deming...	140.79	
"	Common Pleas.	Edward A. Anketell.	445.88	
"	Waterbury Dist.	Linford F. Root,....	81.51	
New London..	Superior Court,	J. C. Averill,.....	501.42	\$1,645.77

## FINES, FORFEITURES, ETC., FROM STATE'S ATTORNEYS.

COUNTY.	Name of Attorney.	Amount.	
Hartford,.....	Arthur F. Eggleston,.....	\$4,084.19	
New Haven,..	Tilton E. Doolittle,.....	1,592.32	
"	George M. Gunn,.....	4,501.67	
"	George E. Terry,.....	20.22	
"	John P. Kellogg,.....	2,018.97	
New London,.	H. A. Hull,.....	2,202.58	
"	Solomon Lucas,.....	822.00	
Fairfield, . . .	W. B. Glover,.....	4,214.10	
"	Samuel Fessenden,.....	623.23	
Windham,...	John L. Hunter,.....	488.80	
Litchfield,...	James Huntington,.....	1,088.49	
Middlesex,...	William T. Elmer,.....	860.11	
Tolland,.....	John H. Reed,.....	754.10	23,270.78
Total, . . .			\$24,916.55

## TAX ON TELEGRAPH AND TELEPHONE COMPANIES.

NAME OF COMPANY.	Location.	Miles of Wire, at 25 Cents per Mile.	Transmitters, at 70 Cents Each.	Amount of Tax.
American Tel. & Tel. Co.,...	New York,	8,650.00	36	\$2,187.70
Connecticut Telegraph Co.,.	New Haven,	90.00		22.50
So. New England Tel. Co.,.	"		5,470	3,833.20
West'n Union Telegraph Co.,	New York,.	14,694.82		3,673.71
N. England Telegraph Co.,.	"	1,565.00		391.25
Postal Telegraph Cable Co.,.	"	2,537.50		634.35
Total,.....				\$10,742.71

## TAX ON EXPRESS COMPANIES.

NAME OF COMPANY.	Location.	Receipts.	Tax of five per cent.
American Express Company, . . . . .	New York, .	\$6,902.38	\$345.12
Adams Express Company, . . . . .	Boston, . . .	128,550.39	6,427.52
United States Express Company, . . . .	New York, .	22,336.90	1,116.85
Total, . . . . .			\$7,889.49

## SUNDRY TAXES AND RECEIPTS.

Received of the Commissioners of Pharmacy, on account of licenses issued by them during the year ending September 30, 1895, . . . . .	\$1,825.00
Received from Governor O. Vincent Coffin, national aid to State Homes for disabled volunteer soldiers and sailors of the United States, . . . . .	37,654.69
Received of the Commissioners of Shell Fisheries for boat licenses issued during the year ending September 30, 1895, . . . . .	695.50
Received of the Commissioners of Shell Fisheries, receipts for the year ending September 30, 1895, . . . . .	5,967.72
Received of the Commissioners of Shell Fisheries, for receipts for land and sundries for year ending September 30, 1895, . . . .	199.53
Received of the railroad companies the amount of the Comptroller's assessment for the Board of Railroad Commissioners' salaries and office expenses, . . . . .	12,130.29
Received of Savings Banks, State Banks, and Trust Companies, the amount of the Comptroller's assessment for the salaries, etc., of the Bank Commissioners, . . . . .	5,982.15
Received of Frank D. Haines, Executive Secretary, on account of fees for notaries' commissions, . . . . .	679.50
Received of W. C. Mowry, Secretary of the State, for fees of the Secretary's office, . . . . .	1,814.25
Received of Consolidated Rolling Stock Co., Bridgeport, tax of two per cent. on its receipts, . . . . .	131.41
Received of Greenwich Loan, Trust, and Deposit Co., tax of one per cent. on the amount of its capital stock, . . . . .	500.00
Received of Insurance Commissioner, for the year ending September 30, 1895, . . . . .	62,255.21
Received of Deming Investment Co., for tax of one per cent. on sales of securities without registration, . . . . .	23.00
Received tax on investments (tax on \$16,533,543.90 of securities registered in the Treasurer's office), . . . . .	56,861.83
S. L. Rockwell, Treasurer, for tax on Meriden Trust Company for the years 1891, 1892, 1893, 1894, . . . . .	1,000.00

## INTEREST STATEMENT.

Interest on deposits,.....	\$34,005.39	
on New York & New England R. R. taxes, .	1,184.73	
on H. & W. H. R. R. Co. taxes,.....	62.75	
on Southington & Plantsville Tramway Co.,.	7.00	
		<hr/>
		\$35,259.87

## PAYMENTS.

Interest on balances of funds in the Treasury as follows:

on Principal Agricultural College Fund, . . .	\$53.14	
on Principal of Town Deposit Fund,.....	311.42	
on Principal of School Fund,.....	1,394.82	
on Interest of School Fund, .....	1,911.05	
		<hr/>
		3,670.43
Credit balance,.....		<hr/>
		\$31,589.44



## MISCELLANEOUS RECEIPTS.

Charles J. Hoadly, State Librarian for sale of maps and atlases, .	\$399.30
Benjamin P. Mead, Comptroller, for sale of statutes,.....	434.20
C. S. Burlingame, Dairy Commissioner, for sale of signs,.....	17.45
Charles H. Butler, Superintendent, for old stock sold, .....	46.53
W. E. Disbrow, Quartermaster-General, for rent of armories,...	247.50
S. A. Robinson, Judge, return of salary overpaid,.....	333.33
Thos. McManus, Judge, fine for contempt of court,.....	25.00
James A. Bill, Fish Commissioner, for material sold,.....	10.00
Charles D. Hine, Secretary of Board of Education, for receipt from Bronson Library for plate sold,.....	6.00
Charles D. Hine, Secretary of Board of Education, for sale of text-books on Physiology,.....	5.70
W. E. F. Landers, Assistant Adjutant-General, for sale of copies of Record of Connecticut Volunteers in the Wars of the Rev- olution and Rebellion, .....	221.50
E. E. Bradley, Adjutant-General, being balance of money in his hands as Adjutant-General,.....	46.23
Wm. Jamieson, Commissary-General, being balance of money in his hands as Commissary-General,.....	803.67
John P. Harbison, Quartermaster-General, being balance of money in his hands as Quartermaster-General,.....	193.21
Henry A. Bishop, Paymaster-General, being balance in his hands as Paymaster-General,.....	1,291.86
S. S. Ambler, Treasurer, for sale of wood and rock on Putnam Memorial Camp Ground,.....	56.36
James H. Jarman, Paymaster-General, return of funds as per Section 61, General Orders 15, A.-G. O., July 23, 1895,.....	30,000.00
Jeremiah Olney, School Fund Commissioner, being funds re- ceived for real estate expenses, and returned as not used,...	384.80
Anonymous—"Conscience,".....	1.35
Total,.....	<u>\$34,523.99</u>

## INVESTMENT TAX.

TABLE SHOWING RESULTS SINCE ENACTMENT OF TAX ON NOTES,  
BONDS, ETC.

Fiscal years ending	Number of Notes, etc.	Amount of Notes, etc.	Tax.
1890,.....	44,301	\$33,654,335.00	\$129,452.06
1891,.....	30,061	24,792,509.04	80,524.47
1892,.....	44,635	39,473,988.78	108,433.95
1893,.....	16,863	12,418,673.91	33,991.48
1894,.....	25,583	20,507,396.21	56,003.88
1895,.....	23,719	16,533,543.90	56,861.83

# RECEIPTS OF STATE TREASURY.

FOR THE FISCAL YEAR ENDING IN . . . . .	1886	1887	1888	1889	1890	1891	15 Months. 1892	1893	1894	1895
State Tax on Towns. . . . .	\$437,471.69	\$698,355.22	\$437,157.23	\$440,994.92	\$354,557.65	.....	.....	.....	.....	.....
Military Commutation Tax, . . . . .	102,472.10	103,045.00	109,055.40	108,882.20	119,691.80	\$123,903.60	\$126,531.00	\$126,523.09	\$137,223.00	\$138,731.80
Mutual Fire Insurance Companies, . . . . .	8,207.87	8,920.98	9,361.97	9,761.48	10,055.26	10,184.73	10,345.22	10,868.73	10,407.52	10,655.65
Mutual Life Insurance Companies, . . . . .	217,276.27	221,153.89	222,413.66	226,797.30	231,384.37	236,863.45	242,317.96	247,582.31	252,045.33	258,610.07
Railroads, Steam, . . . . .	619,593.07	560,021.60	630,506.05	658,490.68	756,855.05	800,375.18	775,888.02	746,040.78	729,036.43	731,070.15
Railroads, Street, . . . . .	6,606.42	7,550.39	11,218.74	13,329.32	15,823.59	17,141.58	14,421.60	26,829.97	37,384.33	72,925.22
Non-Resident Stock, . . . . .	71,549.46	74,672.02	75,858.34	78,035.92	84,781.60	90,972.52	91,143.53	94,214.92	91,182.12	93,138.60
Savings Banks, . . . . .	200,590.61	211,393.72	223,985.70	234,907.42	246,799.87	261,753.85	420,838.82	308,080.25	309,792.16	321,026.20
Miscellaneous, . . . . .	2,349.67	3,792.20	23,874.43	2,194.35	21,903.82	382.84	2,387.36	328,296.05	2,278.17	35,523.99
Avails of Courts and Forfeited Bonds, . . . . .	25,658.92	22,544.19	29,523.34	17,847.77	23,009.51	15,760.51	20,068.89	25,133.85	31,822.85	24,916.55
National Aid to Soldiers' Homes, . . . . .	.....	.....	.....	10,118.60	3,705.00	.....	.....	20,582.04	21,600.00	37,654.69
Express Companies, . . . . .	8,674.66	9,094.45	9,745.44	9,898.80	152.87	252.35	.....	32,462.99	9,839.39	7,889.49
Telegraph and Telephone Companies, . . . . .	6,926.43	7,114.50	7,185.93	7,390.18	10,555.00	10,653.46	10,904.51	10,914.02	10,910.83	10,742.71
Insurance Commissioner, . . . . .	25,709.98	19,182.63	18,545.98	19,904.24	47,351.48	51,654.52	57,427.80	59,511.09	62,115.82	62,255.21
Sundry Taxes and Receipts, . . . . .	57,394.10	53,670.36	68,512.09	59,699.04	161,180.49	34,852.06	45,943.84	35,564.49	38,847.70	30,948.35
Collateral Inheritance Tax, . . . . .	.....	.....	.....	.....	14,600.42	74,758.93	177,662.97	143,606.07	74,179.07	68,805.97
Investment Tax (on Notes, Bonds, etc.), . . . . .	.....	.....	.....	.....	129,452.06	80,524.47	108,433.95	33,991.48	56,003.88	56,861.83
Interest on Deposits in Banks, etc., . . . . .	23,220.53	21,388.11	25,326.42	25,641.94	29,343.00	33,879.66	54,973.78	40,750.13	37,469.92	35,259.87
TOTAL YEARLY RECEIPTS, . . . . .	\$1,813,701.78	\$2,021,899.26	\$1,902,270.72	\$1,923,894.16	\$2,261,202.84	\$1,843,913.71	\$2,159,289.25	\$2,290,952.26	\$1,912,138.52	\$1,997,016.35
Funded Debt, less Civil List Funds in the Treasury, . .	\$4,040,757.52	\$3,740,029.40	\$3,488,900.97	\$3,209,827.75	\$2,842,525.74	\$2,556,123.90	\$2,315,782.56	\$2,386,798.26	\$2,501,781.93	\$2,721,445.51



# STATEMENT OF ACCOUNTS.



## STATEMENT OF ACCOUNTS.

DR.	CIVIL LIST.		
To payments :			
Civil List orders,.....	\$1,640,079.56		
Registered Orders,.....	468,229.94		
Interest on State bonds,.....	104,700.00		
Interest on Funds in Treasury, as follows :			
Agricultural College Fund,.....	53.14		
Town Deposit Fund,.....	311.42		
Principal of School Fund,.....	1,394.82		
Interest of School Fund,.....	1,911.05	\$2,216,679.93	
To balance to October 1, 1895,.....		518,754.49	

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\$2,735,434.42

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## STATEMENT OF ACCOUNTS.

	CIVIL LIST.	Cr.
By receipts:		
Balance in the Treasury, October 1, 1894, .....		\$738,418.07
Commissioners of Pharmacy, .....	1,825.00	
National Aid to State Homes, .....	37,654.69	
Shell-Fish Commissioners for Boat Licenses, ..	695.50	
Commissioners of Shell Fisheries, .....	5,967.72	
Commissioners of Shell Fisheries, land and sundries, .....	199.53	
Railroad Commissioners' salaries, .....	12,130.29	
Tax on Telephone and Telegraph Companies, .	10,742.71	
Military commutation tax, .....	138,731.80	
Avails of courts and bonds, .....	24,916.55	
Tax on non-resident stock, .....	93,138.60	
Tax on mutual insurance companies, .....	269,265.72	
Fees of the Executive Secretary, ..	679.50	
Miscellaneous receipts, .....	34,523.99	
Tax on express companies, .....	7,889.49	
Tax on rolling stock companies, ..	131.41	
Tax on Greenwich Trust Loan and Deposit Co.,	500.00	
Tax on railroads, .....	803,995.37	
Tax on savings banks, .....	321,026.20	
Bank Commissioners' salaries, .....	5,982.15	
Receipts of Insurance Commissioner, .....	62,255.21	
Fees of Secretary of the State, .....	1,814.25	
Collateral Inheritance Tax, .....	68,805.97	
Tax on investments, .....	56,861.83	
Tax on investment companies, .....	23.00	
Interest account, .....	35,259.87	
Corporate franchise Tax, .....	1,000.00	
Tax on Meriden Trust Co., 1881-'92-'93 and '94,	1,000.00	1,967,016.35
		<u>\$2,735,434.42</u>
1895. October 1. By balance, .....		\$518,754.49

## TREASURER'S REPORT, 1895.

## STATEMENT OF ACCOUNTS.

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Dr.	SCHOOL FUND.	
To paid Commissioner's orders from the principal,.....	\$170,767.85	
To paid Comptroller's orders from the interest,.....	127,941.75	
To balance of principal to October 1, 1895,.....	63,162.58	
To balance of interest to October 1, 1895, .....	78,206.49	
	<u>\$440,078.67</u>	

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Dr.	PRINCIPAL OF TOWN DEPOSIT FUND.	
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Dr.	INTEREST OF THE TOWN DEPOSIT FUND.	
1895.	To interest paid Wethersfield,.....	\$107.31
	To interest paid North Branford,.....	84.14
	To interest paid Southbury,.....	119.97
		<u>\$311.42</u>

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Dr.	PRINCIPAL OF THE AGRICULTURAL COLLEGE FUND.	
1895, Sept. 30.	To principal loaned, .....	\$16,700.00
1895, Sept. 30.	To balance to October 1, 1895,.....	23,000.00
		<u>\$39,700.00</u>

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Dr.	INTEREST OF THE AGRICULTURAL COLLEGE FUND.	
1895, Sept. 30.	To balance to October 1, 1895, .....	\$16,840.48

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Dr.	AGRICULTURAL AND MECHANICAL COLLEGE FUND.	
1895, Sept. 30.	To balance to October 1, 1895,.....	\$60,000.00

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## TREASURER'S REPORT, 1895.

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## STATEMENT OF ACCOUNTS.

SCHOOL FUND.		Cr.
By balance of principal, October 1, 1894,.....	\$30,186.96	
By collection of principal,.....	203,743.47	
By balance of interest, October 1, 1894,.....	83,380.70	
By collection of interest,.....	122,767.54	
	<u>\$440,078.67</u>	

1895, Oct. 1. By balance of principal,.....	\$63,162.58
1895, Oct. 1. By balance of interest,.....	78,206.49

PRINCIPAL OF TOWN DEPOSIT FUND.		Cr.
1895. By balance,.....	\$10,380.59	

INTEREST OF THE TOWN DEPOSIT FUND.		Cr.
1895. By interest received,.....	\$311.42	

PRINCIPAL OF THE AGRICULTURAL COLLEGE FUND.		Cr.
1895, Sept. 30. By balance of principal October 1, 1894,.....	\$13,900.00	
1895, Sept. 30. By principal received during year,.....	25,800.00	
	<u>\$39,700.00</u>	
1895, Oct. 1. By balance,.....	\$23,000.00	

INTEREST OF THE AGRICULTURAL COLLEGE FUND.		Cr.
1894, Oct. 1. By balance,.....	\$10,462.42	
1895. By interest received during the year,.....	6,368.06	
	<u>\$16,840.48</u>	
1895, Oct. 1. By balance,.....	\$16,840.48	

AGRICULTURAL AND MECHANICAL COLLEGE FUND.		Cr.
1894, Oct. 1. By balance,.....	\$39,000.00	
By amount received from the United States,..	21,000.00	
	<u>\$60,000.00</u>	
1895, Oct. 1. By balance,.....	\$60,000.00	

## STATEMENT OF ACCOUNTS.

DR. PRINCIPAL "SPECIAL" OF THE AGRICULTURAL COLLEGE FUND.

DR. DEPOSIT BY RECEIVERS OF TOWNSEND SAVINGS BANK.

DR. DEPOSIT BY RECEIVERS OF LITCHFIELD BANK.

DR. DEPOSIT BY RECEIVERS OF WOODBURY BANK.

DR. UNCLAIMED DEPOSITS FROM COUNTY TREASURERS.

DR.	STATE LIBRARIAN.	
1895, Sept. 30.	To amount paid,.....	\$90.00
1895, Sept. 30.	To balance,.....	1,708.62
		<u>\$1,798.62</u>

DR. DORSEY STATE PRISON FUND.

DR. DANBURY AND STATE LINE RAILWAY CO.



# TREASURER'S REPORT, 1895.

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## STATEMENT OF ACCOUNTS.

### PRINCIPAL "SPECIAL" OF THE AGRICULTURAL COLLEGE FUND. CR.

1895, Oct. 1. By balance,.....	\$224.60
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### DEPOSIT BY RECEIVERS OF TOWNSEND SAVINGS BANK. CR.

1895, Oct. 1. By balance,.....	\$5,577.29
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### DEPOSIT BY RECEIVERS OF LITCHFIELD BANK. CR.

1895, Oct. 1. By balance,.....	\$145.30
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### DEPOSIT BY RECEIVERS OF WOODBURY BANK. CR.

1895, Oct. 1. By balance,.....	\$118.60
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### UNCLAIMED DEPOSITS FROM COUNTY TREASURERS. CR.

1895, Sept. 1. By deposit,.....	\$31.00
1895, Oct. 1. By balance,.....	78.50
	<hr/> \$109.50

### STATE LIBRARIAN. CR.

1895, Oct. 1. By balance,.....	\$1,708.62
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### DORSEY STATE PRISON FUND. CR.

1895, Oct. 1. By balance,.....	\$1,666.66
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### DANBURY AND STATE LINE RAILWAY CO. CR.

1895, Oct. 1. By balance,.....	\$85.00
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## STATEMENT OF ACCOUNTS.

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 DR. BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.

Cash,.....	\$779,980.20
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## GENERAL BALANCE.

 DR. GEORGE W. HODGE, TREASURER,
 

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To Receipts, including balances, October 1, 1894 :

Civil List,.....	\$2,731,763.99
Principal of School Fund,.....	233,930.43
Interest of School Fund,.....	206,148.24
Principal of Town Deposit Fund,.....	10,380.59
Interest of Town Deposit Fund,.....	311.42
Principal of Agricultural College Fund,....	39,700.00
Interest of Agricultural College Fund,.....	16,840.48
Principal "Special" of Agricultural College Fund,.....	224.60
Agricultural and Mechanical College Fund,.....	60,000.00
Deposit by Receivers Townsend Savings Bank,.....	5,577.29
Litchfield Bank,.....	145.30
Woodbury Bank,.....	118.60
Unclaimed Deposits from County Treasurers,....	109.50
State Librarian,.....	1,798.62
Dorsey State Prison Fund,.....	1,666.66
Danbury and State Line Railway Co.,.....	85.00
	<hr/>
	\$3,308,800.72

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## STATEMENT OF ACCOUNTS.

BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.		CR.
Civil List,.....	\$518,754.49	
Town Deposit Fund,.....	10,380.59	
Danbury and State Line Railway,.....	85.00	
Dorsey State Prison Fund,....	1,666.66	
Agricultural and Mechanical College Fund,.....	60,000.00	
Unclaimed Deposits from County Treasurers,.....	109.50	
State Librarian,.....	1,708.62	
Deposit by Receivers Litchfield Bank,.....	145.30	
Deposit by Receivers Woodbury Bank,.....	118.60	
Deposit by Receivers Townsend Savings Bank,.....	5,577.29	
Principal of the School Fund,.....	63,162.58	
Interest of the School Fund,.....	78,206.49	
Interest of the Agricultural College Fund,.....	16,840.48	
Principal of the Agricultural College Fund,.....	23,000.00	
Principal of the Agricultural College Fund "Special,".....	224.60	
	<u>\$779,980.20</u>	

## GENERAL BALANCE.

## IN ACCOUNT WITH THE STATE OF CONNECTICUT. CR.

By payments :	
Civil List,.....	\$2,213,009.50
Principal of School Fund, .....	170,767.85
Interest of School Fund,.....	127,941.75
Interest of Town Deposit Fund, .....	311.42
Principal of Agricultural College Fund,.....	16,700.00
State Librarian,.....	90.00

Balance of cash to October 1, 1895,.....	779,980.20
	<u>\$3,308,800.72</u>

## AUDITOR'S CERTIFICATE.

STATE OF CONNECTICUT,

OFFICE OF THE TREASURER.

HARTFORD, Nov. 8, 1895.

We, the Auditors of Public Accounts, do hereby certify that we have examined the accounts of the State Treasurer for the fiscal year ending September 30, 1895, and have compared said accounts with the several vouchers and find them correct, and that the amount of cash in the treasury at the close of the fiscal year, September 30, 1895, was seven hundred and seventy-nine thousand, nine hundred eighty dollars and twenty cents, and we find vouchers for payments of all orders drawn since August 1, 1895.

OSCAR LEACH, } *Auditors.*  
E. LIVINGSTON WELLS, }  
BENJAMIN P. MEAD, *Comptroller.*

OFFICE OF THE COMMISSIONER OF THE SCHOOL FUND,

HARTFORD, Nov. 8, 1895.

I hereby certify that the foregoing report of the Treasurer is correct so far as it relates to the School Fund and the Agricultural College Fund.

HERBERT E. BENTON,

*Commissioner School Fund.*

ANNUAL REPORT  
OF  
THE COMPTROLLER  
OF THE  
STATE OF CONNECTICUT,  
TO  
THE GOVERNOR,

FOR THE YEAR ENDING SEPTEMBER 30, 1895.

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PRINTED BY ORDER OF THE GENERAL ASSEMBLY.

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HARTFORD, CONN.:  
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.  
1896.





## State of Connecticut.

### COMPTROLLER'S REPORT.

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STATE OF CONNECTICUT,  
COMPTROLLER'S OFFICE,  
JANUARY 3, A. D. 1896.

*To His Excellency O. VINCENT COFFIN, Governor:*

*Sir:* — In compliance with the statutes, I have the honor to present herewith my annual report of the transactions of this department, for the fiscal year commencing October 1, 1894, and ending September 30, 1895.

#### RECEIPTS AND EXPENDITURES.

The receipts from all sources for the Civil List during the year ending September 30, 1895, including the balance of account October 1, 1894, of seven hundred and thirty-eight thousand four hundred and eighteen and seven one-hundredths dollars (\$738,418.07), were two million seven hundred and thirty-five thousand four hundred and thirty-four and forty-two one-hundredths dollars (\$2,735,434.42).

The expenditures during the same period, including the sum of one hundred and four thousand seven hundred dollars (\$104,700.00), paid as interest on outstanding State bonds, were two million two hundred and sixteen thousand six hundred and seventy-nine and ninety-three one-hundredths dollars (\$2,216,679.93), leaving a balance in the treasury to the credit of Civil List funds on the 30th day of September, 1895, of five hundred and eighteen thousand seven hundred and fifty-four and forty-nine one-hundredths dollars (\$518,754.49).

Respectfully submitted,

BENJ. P. MEAD,  
*Comptroller.*

## THE GRAND LIST.

The Grand List of the state for October, 1894, amounts to the sum of four hundred and fourteen million two hundred and fifty-eight thousand nine hundred and fifty-six dollars (\$414,258,956). This is a decrease of two million sixty-four thousand two hundred and ninety-six dollars (\$2,064,296) from the amount of the preceding year. In the following tables I have given the total list of taxable property in each town of the state, as corrected by the Board of Equalization.

### HARTFORD COUNTY.

Towns.	October 1, 1894.
Hartford, . . . . .	\$51,036,200
Avon, . . . . .	446,903
Berlin, . . . . .	1,031,968
Bloomfield, . . . . .	712,596
Bristol, . . . . .	3,809,864
Burlington, . . . . .	313,126
Canton, . . . . .	1,182,725
East Granby, . . . . .	455,998
East Hartford, . . . . .	2,682,337
East Windsor, . . . . .	1,099,789
Enfield, . . . . .	2,643,979
Farmington, . . . . .	1,551,413
Glastonbury, . . . . .	1,328,498
Granby, . . . . .	395,862
Hartland, . . . . .	173,842
Manchester, . . . . .	3,979,477
Marlborough, . . . . .	179,070
New Britain, . . . . .	9,086,126
Newington, . . . . .	443,762
Plainville, . . . . .	685,790
Rocky Hill, . . . . .	390,903
Simsbury, . . . . .	1,145,934
Southington, . . . . .	2,173,124
South Windsor, . . . . .	1,039,664
Suffield, . . . . .	1,875,600

Towns.	For October 1, 1894.
West Hartford, . . . .	\$2,442,504
Wethersfield, . . . .	1,296,602
Windsor, . . . .	1,398,000
Windsor Locks, . . . .	1,574,135
	<hr/>
	\$96,575,791

## NEW HAVEN COUNTY.

Towns.	For October 1, 1894.
New Haven, . . . .	\$55,600,370
Beacon Falls, . . . .	224,590
Bethany, . . . .	370,903
Branford, . . . .	1,901,866
Cheshire, . . . .	996,567
Derby, . . . .	3,729,756
East Haven, . . . .	607,249
Guilford, . . . .	1,003,140
Hamden, . . . .	1,741,665
Madison, . . . .	795,020
Meriden, . . . .	13,026,529
Middlebury, . . . .	257,715
Milford, . . . .	1,431,107
Naugatuck, . . . .	2,561,643
North Branford, . . . .	440,218
North Haven, . . . .	799,467
Orange, . . . .	2,832,756
Oxford, . . . .	310,893
Prospect, . . . .	158,232
Seymour, . . . .	1,333,029
Southbury, . . . .	418,465
Wallingford, . . . .	3,338,750
Waterbury, . . . .	12,142,410
Wolcott, . . . .	218,617
Woodbridge, . . . .	496,238
Ansonia, . . . .	3,218,507
	<hr/>
	\$109,955,702

## NEW LONDON COUNTY.

Towns.	For October 1, 1894.
New London, . . . .	\$ 9,085,667
Norwich, . . . .	13,755,347
Bozrah, . . . .	392,792
Colchester, . . . .	934,466
East Lyme, . . . .	687,387
Franklin, . . . .	279,703
Griswold, . . . .	1,542,379
Groton, . . . .	1,919,030
Lebanon, . . . .	874,281
Ledyard, . . . .	350,969
Lisbon, . . . .	241,102
Lyme, . . . .	266,438
Montville, . . . .	994,616
No. Stonington, . . . .	534,311
Old Lyme, . . . .	452,149
Preston, . . . .	853,376
Salem, . . . .	195,401
Sprague, . . . .	598,057
Stonington, . . . .	2,781,966
Voluntown, . . . .	229,969
Waterford, . . . .	1,044,105

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\$38,013,511

## FAIRFIELD COUNTY.

Towns.	For October 1, 1894.
Bridgeport, . . . .	\$46,760,148
Bethel, . . . .	1,187,542
Brookfield, . . . .	392,286
Darien, . . . .	1,798,603
Danbury, . . . .	7,380,745
Easton, . . . .	393,675
Fairfield, . . . .	2,152,496
Greenwich, . . . .	6,281,399
Huntington, . . . .	1,477,201
Monroe, . . . .	318,367
New Canaan, . . . .	1,479,872
New Fairfield, . . . .	282,226
Newtown, . . . .	1,537,711



## COMPTROLLER'S REPORT, 1895.

7

Towns.	For October 1, 1894.
Norwalk, . . . . .	\$10,463,425
Reading, . . . . .	488,036
Ridgefield, . . . . .	1,385,825
Sherman, . . . . .	345,115
Stamford, . . . . .	9,528,592
Stratford, . . . . .	1,046,805
Trumbull, . . . . .	598,887
Weston, . . . . .	325,741
Westport, . . . . .	2,216,318
Wilton, . . . . .	575,163
	<hr/>
	\$98,416,178

## WINDHAM COUNTY.

Towns.	For October 1, 1894.
Brooklyn, . . . . .	\$1,250,418
Ashford, . . . . .	183,588
Canterbury, . . . . .	329,775
Chaplin, . . . . .	171,785
Eastford, . . . . .	145,397
Hampton, . . . . .	277,656
Killingly, . . . . .	2,189,016
Plainfield, . . . . .	1,788,325
Pomfret, . . . . .	838,128
Putnam, . . . . .	3,030,185
Scotland, . . . . .	195,541
Sterling, . . . . .	316,461
Thompson, . . . . .	1,603,891
Windham, . . . . .	4,461,418
Woodstock, . . . . .	861,338
	<hr/>
	\$17,643,022

## LITCHFIELD COUNTY.

Towns.	For October 1, 1894.
Litchfield, . . . . .	\$2,520,216
Barkhamsted, . . . . .	282,374
Bethlehem, . . . . .	284,310
Bridgewater, . . . . .	355,589
Canaan, . . . . .	460,848
Colebrook, . . . . .	265,762
Cornwall, . . . . .	606,744

Towns.	For October 1, 1894.
Goshen, . . . . .	\$454,928
Harwinton, . . . . .	328,582
Kent, . . . . .	446,804
Morris, . . . . .	262,740
New Hartford, . . . . .	949,908
New Milford, . . . . .	1,888,108
North Canaan, . . . . .	685,029
Norfolk, . . . . .	993,377
Plymouth, . . . . .	864,374
Roxbury, . . . . .	309,829
Salisbury, . . . . .	1,734,903
Sharon, . . . . .	1,159,288
Thomaston, . . . . .	1,494,348
Torrington, . . . . .	3,782,754
Warren, . . . . .	225,972
Washington, . . . . .	988,670
Watertown, . . . . .	1,374,896
Winchester, . . . . .	2,741,759
Woodbury, . . . . .	901,540

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\$26,363,652

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## MIDDLESEX COUNTY.

Towns.	For October 1, 1894.
Middletown, . . . . .	\$8,659,652
Haddam, . . . . .	626,903
Chatham, . . . . .	664,298
Chester, . . . . .	482,023
Clinton, . . . . .	671,277
Cromwell, . . . . .	913,333
Durham, . . . . .	451,390
East Haddam, . . . . .	1,092,051
Essex, . . . . .	975,998
Killingworth, . . . . .	191,688
Middlefield, . . . . .	467,652
Old Saybrook, . . . . .	597,225
Portland, . . . . .	1,884,873
Saybrook, . . . . .	679,846
Westbrook, . . . . .	482,623

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\$18,840,832

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## TOLLAND COUNTY.

Towns.	For October 1, 1894.
Tolland, . . . . .	\$ 360,106
Andover, . . . . .	169,451
Bolton, . . . . .	170,118
Columbia, . . . . .	249,390
Coventry, . . . . .	635,822
Ellington, . . . . .	692,564
Hebron, . . . . .	325,198
Mansfield, . . . . .	571,092
Somers, . . . . .	663,159
Stafford, . . . . .	1,255,660
Union, . . . . .	117,830
Vernon, . . . . .	3,032,417
Willington, . . . . .	207,461
	<hr/>
	\$8,450,268

## COUNTIES.

Counties.	For October 1, 1894.
Hartford, . . . . .	\$ 96,575,791
New Haven, . . . . .	109,955,702
New London, . . . . .	38,013,511
Fairfield, . . . . .	98,416,178
Windham, . . . . .	17,643,022
Litchfield, . . . . .	26,363,652
Middlesex, . . . . .	18,840,832
Tolland, . . . . .	8,450,268
	<hr/>
	\$414,258,956

## No. 1.

## SESSIONS OF THE GENERAL ASSEMBLY.

Orders in favor of		
Debenture of the Senate, 1895, . . .	\$7,230 50	
Debenture of the House of Representatives, 1895, . . .	75,407 50	
Elmira Pickering, for salary of the late Thomas R. Pickering, . . .	<u>300 00</u>	
		\$82,938 00
N. Y., N. H. & H. R. R. Co., transportation, . . .	\$14,735 20	
New York & New England R. R. Co., transportation, . . .	7,755 43	
Central Vermont R. R. Co., transportation, . . .	567 00	
Philadelphia, Reading & New England R. R. Co., transportation, . . .	2,421 90	
Boston & Albany R. R. Co., transportation, . . .	55 50	
Shepaug, Litchfield & Northern R. R. Co., transportation, . . .	125 02	
Hartford Street Railway Co., transportation, . . .	39 00	
Hartford & West Hartford Railway Co., transportation, . . .	14 00	
John R. Washburn, transportation, . . .	9 18	
John M. Douglas, transportation, . . .	<u>7 50</u>	
		\$25,829 73
		<u>\$108,767 73</u>

*Senate.*

## Orders in favor of

Andrew F. Gates, clerk, salary, . . .	\$1,200 00
Andrew F. Gates, clerical assistance, . . .	1,200 00
Andrew F. Gates, contingent expenses and office rent, . . . . .	1,300 00
J. W. Moody, services as messenger, . . .	322 00
John L. Wilson, services as messenger, . . .	308 50
J. R. Coggsweil, services as doorkeeper, . . .	328 00
William Humphreys, services as doorkeeper, . . .	346 00
W. P. Hayes, services as doorkeeper, . . .	322 50
B. H. Rix, services as doorkeeper, . . .	311 00
C. H. Chapman, services as doorkeeper, . . .	323 00
S. H. Reeves, services as janitor, . . .	325 00
J. J. Jones, for rubber stamps, . . .	51 60
Belknap & Warfield, stationery and sup- plies, . . . . .	1,532 35
C. E. King, stationery and supplies, . . .	133 35
W. F. Gates, contesting his right to a seat in Senate, . . . . .	353 70
Clark W. Reynolds, defending his right to a seat in Senate, . . . . .	200 00
Arthur W. French, special services, . . .	300 00
E. F. Bigelow, special services, . . .	300 00
John F. Heflin, special services, . . .	300 00
W. Schlien, special services, . . .	300 00
J. A. J. Orr, special services, . . .	300 00
Chas. W. Pickett, special services, . . .	300 00
J. B. Billings, special services, . . .	300 00
Charles E. Clay, special services, . . .	300 00
E. H. Fenn, special services, . . .	300 00
Henry B. Russell, special services, . . .	300 00
Joseph R. Watson, Jr., services rendered, . . .	25 00
J. W. Moody, special services, . . .	500 00
B. H. Rix, special services, . . .	500 00
S. H. Reeves, special services, . . .	500 00
John R. Coggsweil, special services, . . .	500 00
John L. Wilson, special services, . . .	500 00
W. R. Hayes, special services, . . .	500 00
C. H. Chapman, special services, . . .	500 00



William Humphreys, special services,	. \$500 00
George D. Curtis, special services,	. 300 00
George D. Curtis, preparing Legislative Bulletin,	. 247 90
Rev. H. M. Thompson, services as chaplain,	. 500 00
F. E. Santy, special services,	. 150 00
James A. Leach, special services,	. 150 00
William Sheffield, special services,	. 150 00
Bruce Edwards, special services,	. 50 00
T. F. McCann, special services,	. 50 00
Thomas L. Reilly, special services,	. 50 00
Henry O'Sullivan, special services,	. 50 00
A. N. Hall, special services,	. 50 00
A. F. Mahan, special services,	. 50 00
F. H. Alford, special services,	. 50 00
F. H. Nash, special services,	. 50 00
Frederick A. Austin, special services,	. 50 00
T. P. Hastings, special services,	. 50 00
W. R. Sill, special services,	. 50 00
W. H. Byington, special services,	. 50 00
E. T. Bigelow, special services,	. 50 00
J. F. Scott, special services,	. 50 00

\$17,779 90

*House of Representatives.*

Orders in favor of

George A. Kellogg, clerk, salary,	. \$1,000 00
George A. Kellogg, contingent expenses, office rent, and mileage,	. 1,208 50
F. A. Scott, ass't. clerk, salary,	. 600 00
F. A. Scott, ass't. clerk, contingent expenses, office rent, and mileage,	. 1,213 00
F. E. Whittaker, services as messenger,	. 322 00
M. D. Millard, services as messenger,	. 318 00
C. G. Redfield, services as messenger,	. 321 50
M. W. Dowd, services as doorkeeper,	. 317 50
T. S. Osborne, services as doorkeeper,	. 324 00
A. B. Wakeman, services as doorkeeper,	. 329 00
W. M. Russell, services as doorkeeper,	. 321 00

E. T. Tillinghast, services as doorkeeper, .	325 00
Byron M. O'Brien, services as doorkeeper, .	332 50
Samuel L. Moss, services as doorkeeper, .	313 00
T. P. Hayes, janitor House coat-room, .	322 50
George I. Cooper, janitor House coat-room, . . . . .	300 00
J. J. Jones, rubber stamps, . . . . .	51 60
C. L. Herman, chart, . . . . .	15 00
F. H. Alford, special services, . . . . .	300 00
Thomas McCann, special services, . . . . .	300 00
A. M. Hall, special services, . . . . .	300 00
William Sheffield, special services, . . . . .	300 00
A. F. Maher, special services, . . . . .	300 00
E. Shipman Smith, special services, . . . . .	300 00
James F. Scott, special services, . . . . .	300 00
T. L. Reilly, special services, . . . . .	300 00
Henry O'Sullivan, special services, . . . . .	300 00
Bruce Edwards, special services, . . . . .	300 00
Joseph Mullen, special services, . . . . .	300 00
Thomas T. Hastings, special services, . . . . .	300 00
F. H. Nash, special services, . . . . .	300 00
Arthur W. French, services rendered, . . . . .	50 00
T. S. Osborne, special services, . . . . .	300 00
M. D. Millard, special services, . . . . .	300 00
F. P. Hayes, special services, . . . . .	300 00
E. T. Tillinghast, special services, . . . . .	300 00
F. E. Whittaker, special services, . . . . .	300 00
F. L. Moss, special services, . . . . .	300 00
A. B. Wakeman, special services, . . . . .	300 00
W. M. Russell, special services, . . . . .	300 00
J. B. Billings, special services, . . . . .	50 00
W. H. Doyle, special services, . . . . .	150 00
W. Schlein, special services, . . . . .	50 00
B. M. O'Brien, special services, . . . . .	300 00
W. M. Dowd, special services, . . . . .	300 00
J. A. J. Orr, special services, . . . . .	50 00
C. W. Pickett, special services, . . . . .	50 00
E. Francis Davis, special services, . . . . .	150 00
George T. Bartlett, special services, . . . . .	150 00
C. D. Redfield, special services, . . . . .	300 00
E. H. Fenn, special services, . . . . .	50 00

George I. Cooper, special services and mileage, . . . . .	\$314 50
George D. Curtis, preparing Legislative Bulletin, . . . . .	227 55
Rev. Joseph Irons, services as chaplain, . . . . .	500 00
Edwin W. Webster, defending his right to a seat in House of Representatives, . . . . .	393 00
Ransom W. Burnham, contesting his right to a seat in House of Representatives, . . . . .	100 00
Oliver Clark, contesting his right to a seat in House of Representatives, . . . . .	100 00
W. V. McNerney, expenses in prosecuting his claim for seat in House of Representatives, . . . . .	25 00
James Pemberton, contesting his right to a seat in House of Representatives, . . . . .	401 50
Isaac W. Brooks, services and expenses in organizing House of Representatives, . . . . .	50 00
L. A. Cogswell, stenographer for Committee on Contested Elections, . . . . .	30 25
William T. Elmer, salary as member, . . . . .	300 00
C. H. Barton, services as messenger, . . . . .	300 00
Belknap & Warfield, stationery, . . . . .	1,672 67
R. S. Winsmore, special services, . . . . .	150 00

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\$20,448 57

*General Assembly.*

Orders in favor of

L. Pease & Co., stationery, . . . . .	\$133 35
Belknap & Warfield, stationery, . . . . .	689 45
Samuel A. Eddy, salary clerk of bills, 1895, . . . . .	500 00
M. B. Preston, services as sheriff, . . . . .	3 00
W. S. Downes, salary as clerk of bills, 1891, . . . . .	500 00

T. W. Morgan, engrossing resolutions, . . .	\$20 00
Smith & McDonough, stationery, . . .	138 40
W. H. Kelsey, care of committee rooms, . . .	825 50
George W. Dains, services as assistant superintendent, . . .	826 50
W. H. Smith, services as assistant sup- erintendent, . . .	321 50
Plimpton Mfg. Co., stationery, . . .	34 22
George D. Curtis, services compiling manual and roll, . . .	175 00
Samuel A. Eddy, special services, . . .	1,250 00
John F. Carpenter, compensation as clerk Committee on Engrossed Bills, . . .	1,500 00
R. H. Chandler, expenses of Commit- tee on Engrossed Bills, . . .	297 00
W. H. Hall, expenses of Railroad Com- mittee, . . .	1,489 37
W. C. Saunders, expenses of Commit- tee on Humane Institutions, . . .	281 10
Charles F. Roberts, services to Appro- priation Committee, . . .	993 46
Pauline L. Ryder, services rendered, . . .	150 00
Capitol employes, special services, twenty-nine at \$50.00 each, . . .	1,450 00
E. D. Garrette, special services, . . .	25 00
J. P. Connor, special services, . . .	25 00
L. W. Cogswell, services rendered Committee on Agriculture, . . .	131 00
Cæsar Diggs, services rendered, . . .	50 00
Joseph H. Clark, services rendered, . . .	50 00
T. C. Kennedy, services rendered, . . .	50 00
James F. Burns, services rendered, . . .	50 00
Thomas J. Connor, special services, . . .	25 00
Lizzie McDonald, special services, . . .	50 00
Charles Keller, expenses of Temperance Committee, . . .	68 00
C. H. Burr, stenographer Committee on Cities and Boroughs, . . .	400 00
Philip Wadsworth, expenses Putnam Memorial Camp Committee, . . .	75 00

L. W. Coggsell, stenographer Committee on Incorporations, . . .	\$954 00	
J. Lincoln Fenn, services rendered Judiciary Committee, . . .	985 72	
Rufus Wakeman, expenses Committee on Roads and Bridges, . . .	95 00	
A. S. Cummings, special services to Judiciary Committee, . . .	52 00	
Albert B. Hill, services as engineer in connection with Hartford bridge, . .	180 00	
		<u>\$14,843 57</u>
		<u>\$161,839 77</u>

## No. 2.

## SALARIES AND EXPENSES IN EXECUTIVE OFFICES.

*Executive Department.*

## SALARIES.

## Orders in favor of

Luzon B. Morris, Governor, . . .	\$2,000 00	
O. Vincent Coffin, Governor, . . .	2,000 00	
Seymour C. Loomis, Executive Secretary, .	429 56	
Frank D. Haines, Executive Secretary, .	770 44	
Frank D. Rood, Executive Clerk, . . .	1,800 00	
		<u>\$7,000 00</u>

## EXPENSES.

## Orders in favor of

Seymour C. Loomis, Executive Secretary, office expenses, . . .	\$99 32	
Frank D. Haines, Executive Secretary, office expenses, . . .	259 29	
Oscar Leach, auditor, . . .	10 00	
E. L. Wells, auditor, . . .	10 00	
P. & J. Besse, inaugural entertainment, .	300 00	
Solomon & DeLeeuw, inaugural entertainment, . . .	35 00	
W. P. Woolley, carriages for inaugural parade, . . .	100 00	

\$813 61



*Lieutenant-Governor.*

Orders in favor of  
Ernest Cady, Lieutenant-Governor, . . . \$750 00

*Secretary's Office.*

## SALARIES.

Orders in favor of  
John J. Phelan, Secretary, . . . \$537 00  
William C. Mowry, Secretary, . . . 963 00  
R. S. Hinman, Chief Clerk, . . . 1,155 62  
R. J. Dwyer, Chief Clerk, . . . 600 00  
R. J. Dwyer, Assistant Clerk, . . . 943 13  
J. A. Miller, Assistant Clerk, . . . 501 17  
William Caruthers, Assistant Clerk, . . . 898 75  
Kittie F. Macintyre, Assistant, . . . 785 00  
A. P. Parsons, Assistant, . . . 60 00

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\$6,443 67

## EXPENSES.

Orders in favor of  
John J. Phelan, office expenses, . . . \$60 60  
William C. Mowry, office expenses, . . . 189 20  
New England Typewriter Exchange, . . . 60 00  
Oscar Leach, Auditor, . . . 10 00  
E. L. Wells, Auditor, . . . 10 00

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\$329 80

*Treasurer's Office.*

## SALARIES.

Orders in favor of  
Marvin H. Sanger, Treasurer, . . . \$537 00  
George W. Hodge, Treasurer, . . . 963 00  
Samuel N. Raymond, Chief Clerk, . . . 644 38  
B. Frank Marsh, Chief Clerk, . . . 1,155 62  
Frank E. Soule, Assistant Clerk, . . . 501 17  
Charles F. Sumner, Jr., Assistant Clerk, . . . 1,399 92  
Harry L. Hilton, Assistant Clerk, . . . 898 76  
A. L. Hyde, Assistant, . . . 40 00

Ellen M. Skinner, Assistant, . . .	\$40 00
Florence H. Sheperd, Assistant, . . .	30 00
Samuel N. Raymond, Clerk Board of Equalization, . . . . .	150 00

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 \$6,359 85

## EXPENSES.

Orders in favor of	
Marvin H. Sanger, Treasurer, office ex- penses, . . . . .	\$86 84
George W. Hodge, Treasurer, office ex- penses, . . . . .	157 27
August Ockhert, safe, . . . . .	332 45
Kellogg & Bulkeley, stationery, . . . . .	21 50
Kellogg & Bulkeley, check books, . . . . .	135 75
Hyde, Joslyn & Gilman, legal services, . . . . .	5,450 30
Hyde, Gross & Hyde, legal services, . . . . .	7,414 72
Oscar Leach, Auditor, . . . . .	70 00
E. L. Wells, Auditor, . . . . .	70 00

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 \$13,738 83
*Comptroller's Office.*

## SALARIES.

Orders in favor of	
Nicholas Staub, Comptroller, . . . . .	\$536 99
Benjamin P. Mead, Comptroller, . . . . .	963 00
Emerson W. Moore, Chief Clerk (eleven months), . . . . .	1,650 00
Louis B. Hubbard, Assistant Clerk, . . . . .	501 25
John H. Wadhams, Assistant Clerk, . . . . .	898 75
Kate T. Ryan, Assistant, . . . . .	300 00

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 \$4,849 99

## EXPENSES.

Orders in favor of	
Nicholas Staub, expenses as Comptroller, . . . . .	\$215 68
Benjamin P. Mead, expenses as Comptrol- ler, . . . . .	17 97
Emerson W. Moore, Chief Clerk, office expenses, . . . . .	175 59

Office Specialty Manufacturing Co., stationery, . . . . .	\$4 50	
Bailey Manufacturing Co., stationery, . . . . .	7 75	
Smith & McDonough, stationery, . . . . .	4 00	
Belknap & Warfield, stationery, . . . . .	12 80	
August Ockhert, repairing safe, . . . . .	17 60	
Hyde, Joslyn & Gilman, legal services, . . . . .	2,977 80	
Lynde Harrison, legal services, . . . . .	15 00	
Frederick M. Williams, legal services, . . . . .	100 00	
Oscar Leach, Auditor, . . . . .	160 00	
E. L. Wells, Auditor, . . . . .	160 00	
		<hr/>
		\$3,868 69
		<hr/>
		\$44,154 44
		<hr/>

No. 3.

JUDICIAL EXPENSES.

*Salaries of Judges.*

SUPREME COURT.

Orders in favor of

Charles B. Andrews, Chief Justice, . . . . .	\$3,750 00	
David Torrance, associate, . . . . .	3,999 96	
Simeon E. Baldwin, associate, . . . . .	3,999 96	
William Hamersley, associate, . . . . .	4,000 00	
Augustus H. Fenn, associate, . . . . .	3,999 96	
		<hr/>
		\$19,749 88

SUPERIOR COURT.

Orders in favor of

Frederick B. Hall, . . . . .	\$3,999 96	
John M. Thayer, . . . . .	3,999 96	
Samuel O. Prentice, . . . . .	3,999 96	
Silas A. Robinson, . . . . .	4,333 29	
Ralph Wheeler, . . . . .	3,999 96	
George W. Wheeler, . . . . .	3,999 96	
Milton A. Shumway, . . . . .	4,000 00	
William T. Elmer, . . . . .	1,817 35	
		<hr/>
		\$30,150 44

## COURTS OF COMMON PLEAS.

Orders in favor of		
David S. Calhoun, Hartford County,	.	\$3,000 00
John P. Studley, New Haven County		
(civil side), . . . . .	.	3,000 00
Hobart L. Hotchkiss, New Haven County		
(criminal side), . . . . .	.	3,000 00
Walter C. Noyes, New London County		
(civil side), . . . . .	.	1,458 31
Walter C. Noyes, New London County		
(criminal side), . . . . .	.	291 62
Howard J. Curtiss, Fairfield County (civil		
side), . . . . .	.	3,000 00
R. Jay Walsh, Fairfield County (criminal		
side), . . . . .	.	1,999 92
Arthur D. Warner, Litchfield County,	.	3,000 00
		<hr/>
		\$18,749 85

## WATERBURY DISTRICT COURT.

Orders in favor of		
Albert P. Bradstreet, . . . . .	.	\$3,000 00

## EXPENSES OF JUDGES.

Orders in favor of		
Charles B. Andrews, . . . . .	.	\$1,000 00
William Hamersley, . . . . .	.	1,000 00
Simeon E. Baldwin, . . . . .	.	1,000 00
David Torrance, . . . . .	.	1,000 00
Augustus H. Fenn, . . . . .	.	1,000 00
Frederick B. Hall, . . . . .	.	1,000 00
John M. Thayer, . . . . .	.	1,000 00
Samuel O. Prentice, . . . . .	.	1,000 00
Silas A. Robinson, . . . . .	.	1,000 00
Ralph Wheeler, . . . . .	.	1,000 00
George W. Wheeler, . . . . .	.	1,000 00
Milton A. Shumway, . . . . .	.	1,000 00
William T. Elmer, . . . . .	.	250 00
Hobart L. Hotchkiss, . . . . .	.	98 67
Howard J. Curtiss, . . . . .	.	207 90

R. Jay Walsh,	.	.	.	.	\$95 98
Arthur D. Warner,	.	.	.	.	416 20
Walter C. Noyes,	.	.	.	.	88 30

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\$13,157 05

## SALARIES OF STATE ATTORNEYS.

Orders in favor of

Arthur F. Eggleston, Hartford County,	.	\$2,500 00
Tilton E. Doolittle, New Haven County,	.	2,750 00
Solomon Lucas, New London County,	.	2,000 00
Samuel Fessenden, Fairfield County,	.	2,750 00
John L. Hunter, Windham County,	.	1,500 00
James Huntington, Litchfield County,	.	1,599 96
William T. Elmer, Middlesex County,	.	777 77
John M. Murdock, Middlesex County,	.	349 99
Joel H. Reed, Tolland County,	.	1,250 00
George E. Terry, Assistant State's Attorney,		
New Haven County,	.	600 00

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\$16,077 72

## SALARIES OF PROSECUTING ATTORNEYS.

Orders in favor of

George M. Gunn, New Haven County,	.	\$1,999 96
John P. Kellogg, New Haven County,	.	1,500 00
William B. Glover, Fairfield County,	.	1,500 00
H. A. Hull, New London County,	.	1,200 00

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\$6,199 96

## SALARIES OF SHERIFFS.

Orders in favor of

Miles B. Preston, Hartford County,	.	\$750 00
Charles A. Tomlinson, New Haven County,	.	749 97
Charles R. Speigel, New Haven County,	.	249 99
Frank Hawkins, New London County,	.	750 00
Robert L. Clarkson, Fairfield County,	.	749 97
Sidney E. Hawley, Fairfield County,	.	249 99
Charles B. Pomeroy, Windham County,	.	750 00
Henry J. Allen, Litchfield County,	.	749 97
Edward A. Nellis, Litchfield County,	.	250 00



Thomas S. Brown, Middlesex County,	. \$1,416 66
Edwin B. Kibbe, Tolland County,	. 833 32
Amasa P. Dickinson, Tolland County,	. 250 00

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\$7,749 87

## SALARIES AND EXPENSES OF OFFICERS OF THE SUPREME COURT.

## Orders in favor of

James P. Andrews, reporter, salary,	. \$3,000 00
James P. Andrews, reporter, expenses,	. 500 00
Charles W. Johnson, clerk, salary,	. 1,500 00

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\$5,000 00

## SALARIES AND EXPENSES OF STATE REFEREES.

## Orders in favor of

John D. Park, salary,	. . . \$1,999 92
John D. Park, expenses,	. . . 89 16
Dwight Loomis, salary,	. . . 2,166 66
Dwight Loomis, expenses,	. . . 27 00
Miles T. Granger, salary,	. . . 1,999 92
Elisha Carpenter, salary,	. . . 1,999 98
Elisha Carpenter, expenses,	. . . 15 23

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\$8,297 92

*Court Expenses.*

## SUPERIOR COURT, HARTFORD COUNTY.

## Charles W. Johnson, clerk —

418 bills of cost,	. . . \$13,124 05
Balance of jury debenture,	. . . 3,475 56
Attendance of sheriff and disbursements,	. 3,547 39
County coroner,	. . . 2,209 49
Court stenographer,	. . . 2,348 56
Rewards for conviction of horse thieves,	. 600 00
Jury commissioners,	. . . 87 09
Clerk's bill for disbursements,	. . . 140 92
Supreme Court opinions, for judges,	. 119 30
Balance due at annual settlement,	. 2,443 71

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\$28,096 07

## SUPERIOR COURT, NEW HAVEN COUNTY.

Edward A. Anketell, clerk —

242 bills of cost, . . . . .	\$14,553 56
Balance of jury debenture, . . . . .	5,481 45
Attendance of sheriff and disbursements, . . . . .	4,614 35
County coroner, . . . . .	4,390 51
Court stenographer, . . . . .	3,549 66
Supreme Court records, . . . . .	4,297 00
Clerk's bill for disbursements, . . . . .	4,708 42
Reward for conviction of horse thieves, . . . . .	47 70
Balance due at annual settlement, . . . . .	208 78

\$41,851 43

## SUPERIOR COURT, NEW HAVEN COUNTY (WATERBURY).

Edward F. Cole, assistant clerk —

177 bills of cost, . . . . .	\$3,158 36
Balance of jury debenture, . . . . .	872 10
Attendance of sheriff and disbursements, . . . . .	877 82
Court stenographer, . . . . .	323 60
Clerk's bill for disbursements, . . . . .	109 65
Balance due at annual settlement, . . . . .	195 50

\$5,537 03

## SUPERIOR COURT, NEW LONDON COUNTY.

John C. Averill, clerk —

171 bills of cost, . . . . .	\$15,007 74
Balance of jury debenture, . . . . .	5,006 94
Attendance of sheriff and disbursements, . . . . .	3,774 44
County coroner, . . . . .	987 88
Court stenographer, . . . . .	2,905 20
Supreme Court records, . . . . .	702 00

\$28,384 20

## SUPERIOR COURT, FAIRFIELD COUNTY.

William R. Shelton, clerk —

312 bills of cost, . . . . .	\$13,888 14
Balance of jury debenture, . . . . .	2 859 18
Attendance of sheriff and disbursements, . . . . .	7,099 75
County coroner, . . . . .	3,817 05

Court stenographer, . . . . .	\$2,363 35
Supreme Court records, . . . . .	1,483 00
Rewards for conviction of horse thieves, . . . . .	300 00
Clerk's bill for disbursements, . . . . .	950 85
Balance due at annual settlement, . . . . .	194 64

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\$32,955 96

## SUPERIOR COURT, WINDHAM COUNTY.

Samuel H. Seward, clerk—

170 bills of cost, . . . . .	\$8,009 69
Balance of jury debenture, . . . . .	1,044 32
Attendance of sheriff and disbursements, . . . . .	948 79
County coroner, . . . . .	217 30
Court stenographer, . . . . .	784 40
Supreme Court records, . . . . .	114 30
Reward for conviction of horse thieves, . . . . .	100 00
Clerk's bill for disbursements, . . . . .	421 16
Balance due at annual settlement, . . . . .	178 11

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\$11,818 07

## SUPERIOR COURT, LITCHFIELD COUNTY.

Dwight C. Kilbourn, clerk—

131 bills of cost, . . . . .	\$6,348 57
Balance of jury debenture, . . . . .	1,207 08
Attendance of sheriff and disbursements, . . . . .	1,645 59
County coroner, . . . . .	685 16
Court stenographer, . . . . .	442 80
Supreme Court records, . . . . .	714 47
Clerk's bill for disbursements, . . . . .	65 20
Balance due at annual settlement, . . . . .	441 80

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\$11,550 67

## SUPERIOR COURT, MIDDLESEX COUNTY.

Charles G. R. Vinal, clerk—

86 bills of cost, . . . . .	\$2,825 00
Balance of jury debenture, . . . . .	1,046 08
Attendance of sheriff and disbursements, . . . . .	786 23
County coroner, . . . . .	2,039 16
Court stenographer, . . . . .	646 00
Supreme Court records, . . . . .	372 00

Reward for conviction of horse thief, . . .	\$50 00
Clerk's bill for disbursements, . . .	403 10
Jury commissioners, . . .	34 65
Balance due at annual settlement, . . .	<u>225 49</u>

\$8,427 71

## SUPERIOR COURT, TOLLAND COUNTY.

Lyman T. Tingier, clerk —

46 bills of cost, . . . . .	\$1,827 06
Balance of jury debenture, . . . . .	810 40
Attendance of sheriff and disbursements, . . .	1,396 37
County coroner, . . . . .	395 65
Court stenographer, . . . . .	<u>477 00</u>

\$4,906 48

## COURT OF COMMON PLEAS, HARTFORD COUNTY.

Charles E. Fellowes, clerk —

Balance of jury debenture, . . . . .	\$2,006 14
Attendance of sheriff and disbursements, . . .	2,390 45
Balance due at annual settlement, . . . . .	<u>143 13</u>

\$4,539 72

## COURT OF COMMON PLEAS, NEW HAVEN COUNTY (CIVIL SIDE).

L. P. Deming, clerk —

Balance of jury debenture, . . . . .	\$4,011 52
Attendance of sheriff and disbursements, . . .	<u>1,459 39</u>

\$5,470 91

F. L. Averill, clerk —

Balance of jury debenture, . . . . .	\$627 04
Attendance of sheriff and disbursements, . . .	<u>2,161 74</u>

\$2,788 78

## COURT OF COMMON PLEAS, NEW HAVEN COUNTY (CRIMINAL SIDE).

Edward A. Anketell, clerk —

535 bills of cost, . . . . .	\$8,280 60
Balance of jury debenture, . . . . .	4,483 47
Attendance of sheriff and disbursements, . . .	1,421 34
Court stenographer, . . . . .	<u>603 30</u>

\$14,788 71

## COURT OF COMMON PLEAS, NEW LONDON COUNTY (CIVIL SIDE).

John C. Averill, clerk—

Balance of jury debenture, . . .	\$934 76
Attendance of sheriff and disbursements, . . .	863 60
Court stenographer, . . .	70 00
Balance due at annual settlement, . . .	<u>51 81</u>

\$1,920 17

## COURT OF COMMON PLEAS, NEW LONDON COUNTY (CRIMINAL SIDE).

John C. Averill, clerk—

118 bills of cost, . . .	\$2,540 66
Balance of jury debenture, . . .	881 88
Attendance of sheriff and disbursements, . . .	543 18
Court stenographer, . . .	179 00
Balance due at annual settlement, . . .	<u>50 06</u>

\$4,194 78

## COURT OF COMMON PLEAS, FAIRFIELD COUNTY (CIVIL SIDE).

William T. Haviland, clerk—

Balance of jury debenture, . . .	\$1,135 98
Attendance of sheriff and disbursements, . . .	3,005 02
Court stenographer, . . .	225 95
Balance due at annual settlement, . . .	<u>76 07</u>

\$4,443 02

## COURT OF COMMON PLEAS, FAIRFIELD COUNTY (CRIMINAL SIDE).

William R. Shelton, clerk—

395 bills of cost, . . .	\$10,668 65
Balance of jury debenture, . . .	3,683 12
Attendance of sheriff and disbursements, . . .	2,159 87
Court stenographer, . . .	654 70
Balance due at annual settlement, . . .	<u>289 02</u>

\$17,455 36

## COURT OF COMMON PLEAS, LITCHFIELD COUNTY.

Walter S. Judd, clerk—

Balance of jury debenture, . . .	\$1,300 00
Attendance of sheriff and disbursements, . . .	<u>1,086 11</u>

\$2,386 11

Wheaton F. Dowd, clerk—

Court stenographer, . . .	\$200 00
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## WATERBURY DISTRICT COURT.

Linford F. Root, clerk—

273 bills of cost, . . . . .	\$3,785 77
Balance of jury debenture, . . . . .	1,873 76
Attendance of sheriff and disbursements, . . . . .	3,484 32
Balance due at annual settlement, . . . . .	370 79
	<u>\$9,514 64</u>
	<u>\$369,362 51</u>

## No. 4.

## BOARD OF PRISONERS IN COUNTY JAILS.

Orders in favor of

C. W. Johnson, clerk, Hartford County, . . . . .	\$27,047 24
E. A. Anketell, clerk, New Haven County, . . . . .	37,259 34
J. C. Averill, clerk, New London County, . . . . .	9,407 62
W. R. Shelton, clerk, Fairfield County, . . . . .	19,295 98
S. H. Seward, clerk, Windham County, . . . . .	6,209 18
D. C. Kilbourn, clerk, Litchfield County, . . . . .	5,752 96
C. G. R. Vinal, clerk, Middlesex County, . . . . .	3,467 04
L. T. Tingier, clerk, Tolland County, . . . . .	761 75
	<u>\$109,201 11</u>

## No. 5.

## STATE CAPITOL AND GROUNDS.

*State Capitol.*

Orders in favor of

Frederick Goebel, Jr., salary as superintendent, . . . . .	\$577 15
Michael F. Skelly, salary as assistant superintendent, . . . . .	504 99
Frederick Goebel, Jr., superintendent, weekly pay-roll of employes, . . . . .	3,651 20
Charles H. Butler, salary as superintendent, . . . . .	1,029 75

Benjamin C. McKenney, salary as assistant superintendent, . . . . .	\$898 75
Benjamin C. McKenney, assistant superintendent, weekly pay-roll of employes, .	10,727 59
Benjamin C. McKenney, assistant superintendent, for bills paid and expenses, .	655 37
Frederick Goebel, Jr., superintendent, for bills paid and expenses, . . . . .	223 21

## OCTOBER.

Woolley Hardware Co., supplies, . . . . .	8 28
Hartford City Gas Light Co., . . . . .	162 68
B. Weigelt & Son, work on roof, . . . . .	301 52
Pratt & Cady Co., supplies, . . . . .	11 00
Thomas G. Reardon, re-pointing building, .	136 33

## NOVEMBER.

Hartford Water Commissioners, . . . . .	273 50
Connecticut Mutual Steam Boiler Inspection and Insurance Co., . . . . .	22 50
The Bonner & Preston Co., for painting, .	51 51
The Woolley Hardware Co., for hardware, .	5 13
Strickland & Shea, for lumber, . . . . .	45 35
E. Taylor & Son, for lumber, . . . . .	13 45
Ripley Bros., for carpets, . . . . .	161 25
Howard H. Keep, for supplies, . . . . .	9 50

## DECEMBER.

Owens & Langdon, electric wiring, . . . . .	9 40
B. Weigelt & Son, work on roof, . . . . .	58 53
Robbins Bros., furniture, . . . . .	72 00
E. Taylor & Son, lumber, . . . . .	75 51
Neal, Goff & Inglis, carpets, . . . . .	151 25
Ripley Bros., carpets, . . . . .	177 25
Southern New England Telephone Co., .	240 00
Strickland & Shea, lumber, . . . . .	11 88
James Harris, plumbing, . . . . .	17 98
Hartford City Gas Light Co., . . . . .	125 42
Moore & Wyman, cable for elevator, . .	14 65
Théodore Kassenbrook, painting, . . . .	98 75
American Soap Co., soap, . . . . .	18 24
William Bleedhorn, repairing furniture, .	11 50
James Mooney, blacksmithing, . . . . .	32 17
George J. Loeffler, supplies, . . . . .	45 95

## JANUARY.

The Ernest Schall Co., care of electric clocks, . . . . .	\$176 15
H. E. Patten, cleaning carpets, . . . . .	32 01
T. H. Langdon, plumbing, . . . . .	49 60
Ripley Bros., carpets, . . . . .	161 94
Neal, Goff & Inglis Co., carpets, . . . . .	8 13
Bruce, Filley & Co., furniture, . . . . .	35 00
The Bonner & Preston Co., painting, . . . . .	18 34
George J. Loeffler, supplies, . . . . .	12 84
L. B. Hubbard, re-arranging store-room, . . . . .	100 00
Frederick Goebel, Jr., re-arranging store- room, . . . . .	100 00
W. M. Clark, speaking tube, . . . . .	29 50
Robbins Bros., furniture, . . . . .	18 75
Jacobs, Avery & Jacobs, crockery for restau- rant, . . . . .	108 53
Robbins Bros., furniture, . . . . .	35 50
The Woolley Hardware Co., supplies, . . . . .	41 38
Harvey & Lewis, supplies, . . . . .	9 00

## FEBRUARY.

Robbins Bros., furniture, . . . . .	110 25
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## MARCH.

T. H. Langdon, plumbing, . . . . .	22 10
James Harris, plumbing, . . . . .	19 37
Hartford City Gas Light Co., . . . . .	280 14
Frank J. Knox, gas fitting, . . . . .	21 47
Southern New England Telephone Co., . . . . .	263 35
Brown, Thomson & Co., supplies, . . . . .	106 21
Fanny Banfield, repairing chairs, . . . . .	16 50

## APRIL.

Preston & Kenyon, painting, . . . . .	12 50
Robbins Bros., furniture, . . . . .	12 00
Henry Atwater, supplies, . . . . .	16 25
Patrick Garvan, supplies, . . . . .	93 75
B. Weigelt & Son, work on roof, . . . . .	26 80
T. Sisson & Co., supplies, . . . . .	6 08
Francis & Co., supplies, . . . . .	20 51
W. H. Post Carpet Co., rugs, . . . . .	41 50
Simons & Fox, mail bag, . . . . .	5 50
L. A. Wiley, supplies, . . . . .	10 56

J. H. & W. E. Cone, supplies, . . .	\$25 07
E. Tucker Sons, supplies, . . .	26 19
Hartford & Spring Brook Ice Co., . .	397 75

## MAY.

Hartford Water Commissioners, . . .	243 50
Robbins Bros., furniture, . . .	32 50
Strickland & Shea, lumber, . . .	20 73
Connecticut Institute for the Blind, for brooms, . . . . .	27 00

## JUNE.

Hartford Electric Light Co., . . .	170 91
T. H. Langdon, supplies, . . .	10 55
Southern New England Telephone Co., .	260 00

## JULY.

James Harris, plumbing, . . . . .	45 58
Ripley Bros., carpets, . . . . .	9 12
Wool Oil Refining Co., oil, . . . . .	15 00
American Glue Co., supplies, . . . . .	31 04
Birkery Mfg. Co., supplies, . . . . .	19 88
Preston & Kenyon, painting signs, . .	15 27
Hartford City Gas Light Co., . . . . .	291 17
Robbins Bros., furniture, . . . . .	162 00
T. Sisson & Co., supplies, . . . . .	8 19
Francis & Co., hardware, . . . . .	20 88
P. Garvan, paper and twine, . . . . .	59 18
E. S. Kibbe & Co., supplies, . . . . .	8 54
H. H. Keep, supplies, . . . . .	17 00

## AUGUST.

W. H. Post Carpet Co., carpets, . . . .	127 55
Theodore Kassenbrook, painting, . . .	197 05
J. J. Poole & Co., coal, . . . . .	1,859 86
Simons & Fox, awnings, . . . . .	30 00
J. H. & W. E. Cone, supplies, . . . . .	38 17
Jewell Belting Co., supplies, . . . . .	23 00
Fannie Banfield, repairing chairs, . .	17 00
Bonner & Preston Co., painting, . . .	50 35
George E. Cooley, painting, . . . . .	15 00
Robbins Bros., furniture, . . . . .	547 00
William Blevins, plumbing, . . . . .	61 03
Theodore Kassenbrook, painting, . . .	268 72

Buckley Bros. & Co., painting, . . .	\$230 92
A. Brabazon & Co., mason work, . . .	360 22

## SEPTEMBER.

Hartford Lumber Co., lumber, . . .	326 69
E. J. Thrall, labor, . . .	48 25
W. H. Post Carpet Co., carpets, . . .	357 51
Caulkens & Post, carpets, . . .	72 90
Southern New England Telephone Co., . . .	270 84
Hartford City Gas Light Co., . . .	145 44
Robbins Bros., furniture, . . .	284 50
E. R. Faxon, Jr., supplies, . . .	48 15
R. Hakewessell, labor, . . .	24 03

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\$29,973 .23

*Capitol Grounds.*

Orders in favor of

Frederick Goebel, Jr., superintendent, for weekly pay-rolls of employes, . . .	\$954 62
Benjamin C. McKenney, assistant super- intendent, for weekly pay-rolls of em- ployes, . . .	2,781 65
H. O. Adams, for concrete walks, . . .	1,810 62
Thomas Flynn, for work on walks, . . .	32 12
Bill & Burnham, for sprinkling streets, . . .	130 00
Hartford Electric Light Co., . . .	571 60
E. E. Tryon, for tree protectors, . . .	249 90
Egbert G. Thrall, flower beds, . . .	146 49

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\$6,727 00

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\$36,700 23

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## No. 6.

## CONTINGENT EXPENSES.

Orders in favor of

Connecticut State Firemen's Association, for annual appropriation, . . .	\$9,000 00
Richard H. Clark, pension, . . .	360 00
George W. Lovejoy, pension, . . .	360 00
George L. Deming, pension, . . .	240 00

Mrs. Mary E. Shipman, pension, . . . . .	\$96 00
H. P. Cleveland, care of Putnam monument, . . . . .	12 00
Horace Clift, care of John Mason statue, . . . . .	10 00
John P. Harbison, Quartermaster-General, for memorial for 8th Regt., C. V., at Antietam, . . . . .	875 00
John P. Harbison, Quartermaster-General, for memorial for 14th and 16th Regts., C. V., at Antietam, . . . . .	2,000 00
Connecticut Historical Society, annual appropriation, . . . . .	1,000 00
Dwight Loomis, for legal services in relation to the School Fund, . . . . .	100 00
C. B. Pomeroy, for legal services in relation to the School Fund, . . . . .	30 78
Harry I. Thompson, portrait of Governor Morris, . . . . .	500 00
John P. Harbison, Quartermaster-General, monument for 15th Regt., C. V., at Newberne, . . . . .	1,000 00
John P. Harbison, Quartermaster-General, monument for 13th Regt., C. V., at Winchester, . . . . .	730 00
John P. Harbison, Quartermaster-General, monument 11th Regt., C. V., at Antietam, . . . . .	875 00
Frank W. Marsh, for legal services in relation to the School Fund, . . . . .	10 00
Charles E. Perkins, for legal services in relation to the School Fund, . . . . .	250 00
John L. Hunter, legal services in relation to the School Fund, . . . . .	250 00
Charles F. Thayer, legal services in relation to School Fund, . . . . .	1,000 00
W. E. Disbrow, Quartermaster-General, for expenses of inaugural salute, . . . . .	30 57
Albina G. Benton, for loss of a horse in service of the state, . . . . .	250 00
Frank Hurlburt, for services during War of Rebellion, . . . . .	126 00



Charles E. Gross, attorney for William E. Cone, Charles E. Thompson, and Thomas M. Smith, reimbursing them for expenses in quo-warranto suits, Senate Joint Resolution No. 95,	\$815 84
William Malone, pension,	120 00
Myra J. Davis, for appropriation, House Joint Resolution, No. 444,	1,000 00
Ira E. Fonda, for injuries received in camp, at Niantic, Senate Joint Resolution, No. 176,	350 00
F. M. Daggett, for examination of law in relation to military instruction in public schools,	15 00
Anna Warner Bailey Chapter, Daughters the Revolution, for appropriation,	300 00
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	\$21,706 19

## No. 7.

## STATE BOARD OF EDUCATION.

Orders in favor of	
Charles D. Hine, secretary, salary,	\$3,499 94
Charles D. Hine, secretary, office expenses,	4,995 16
Charles D. Hine, secretary, teachers' meetings,	3,000 00
Charles D. Hine, secretary, expenses of members of the Board,	228 68
Charles D. Hine, secretary, traveling expenses,	560 97
Charles D. Hine, secretary, services and expenses of special agents to enforce the factory law,	7,692 85
Charles D. Hine, secretary, public libraries,	1,333 33
Charles D. Hine, secretary, expense of Public Library Committee,	500 00
A. J. Wright, clerk, salary,	1,800 00

Giles Potter, agent, salary, . . .	\$1,500 00
Giles Potter, agent, traveling expenses, . . .	689 88
Alice S. McQuaid, clerk, salary, . . .	1,200 00
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	\$27,000 81

## No. 8.

## STATE NORMAL SCHOOLS.

*New Britain.*

Orders in favor of

Charles D. Hine, secretary, for salaries and expenses of management, . . .	\$32,384 29
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*Willimantic.*

Orders in favor of

Charles D. Hine, secretary, for salaries and expenses of management, . . .	\$15,459 41
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*New Haven.*

Orders in favor of

Charles D. Hine, secretary, for salaries and expenses of management, . . .	\$11,333 05
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## NORMAL SCHOOL BUILDINGS.

*Willimantic.*

Orders in favor of

Charles D. Hine, secretary, for building appropriation, . . .	\$23,666 17
Anthony Ames, for services in construc- tion of Normal School buildings at Willimantic and New Haven, House Joint Resolution, No. 290, . . .	650 00

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\$24,316 17*New Haven.*

Orders in favor of

Charles D. Hine, secretary, for building appropriation, . . .	\$25,308 25
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	\$108,801 17

## No. 9.

## COMMON SCHOOLS.

Orders in favor of

Charles D. Hine, secretary, for school libraries,	\$5,820 00
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*Evening Schools.*

Orders in favor of the School Visitors of

Bridgeport, . . . . .	\$98 49
Danbury, . . . . .	93 60
Hartford, . . . . .	324 00
Meriden, . . . . .	186 00
New Britain, . . . . .	132 00
New London, . . . . .	60 63
Norwalk, . . . . .	112 80
Norwich, . . . . .	335 97
Middletown, . . . . .	101 25
Stamford, . . . . .	54 72
Vernon, . . . . .	141 00
	<u>\$1,640 46</u>

*\*Appropriation for Schools.*

Orders in favor of

The School Visitors of the several towns, . . . . .	\$255,883 50
	<u>\$263,343 96</u>

## No. 10.

## STATE LIBRARY.

Orders in favor of

Charles J. Hoadly, librarian, for salary, . . . . .	\$1,800 00
Charles J. Hoadly, librarian, for books purchased, . . . . .	787 64
Charles J. Hoadly, librarian, for expenses of the library, . . . . .	134 61
Thomas C. Kennedy, clerk, for salary, . . . . .	250 00
F. H. Daniels, clerk, for salary, . . . . .	60 00

\$3,032 25

\*The General Statutes, revision of 1888, Sec. 2223, page 486, provides that one dollar and fifty cents shall be paid from the treasury of this state for every person between four and sixteen years of age. The total enumeration for October, 1894, as shown by returns made to this office by the School Visitors of the several towns, and published in the Annual Reports of the Commissioner of the School Fund and the Secretary of the State Board of Education, was 170,589, and the amount paid on this number was \$255,883.50.

## No. 11.

## STATE PRISON.

Orders in favor of	
Jabez L. Woodbridge, warden, for deficiency in earnings of the prison,	\$39,475 55
Jabez L. Woodbridge, warden, for execution of John Cronin,	50 00
Jabez L. Woodbridge, warden, for income from Dorsey fund,	100 00
Jabez L. Woodbridge, warden, for prison library, for years 1893-94,	458 50
F. A. Spencer, for expenses as director,	112 26
C. F. Bollman, for expenses as director,	52 25
M. H. Sanford, for expenses as director,	16 00
E. M. Chapin, for expenses as director,	141 07
Thomas D. Wells, for expenses as director,	15 70
John N. Chittenden, for expenses as director,	92 50
M. W. Lawton, for attending prison convention at St. Louis,	105 55
Patrick Cassidy, M.D., examination of insane convicts,	20 00
J. E. Root, M.D., examination of insane convicts,	65 00
H. G. Howe, M.D., examination of insane convicts,	55 00
J. H. Granniss, M.D., examination of insane convicts,	85 00
Francis Calef, M.D., examination of insane convicts,	140 00
F. D. Edgerton, M.D., examination of insane convicts,	110 00
F. H. Mayberry, M.D., examination of insane convicts,	30 00
F. B. Flood, M.D., examination of insane convicts,	10 00
John E. Bailey, M.D., examination of insane convicts,	10 00

D. A. Cleveland, M.D., examination of in-	
sane convicts, . . . . .	\$30 00
Oscar Leach, for services as auditor, .	40 00
E. L. Wells, for services as auditor, .	40 00

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\$41,254 38

*Connecticut Prison Association.*

Orders in favor of	
Connecticut Prison Association, for an-	
nual appropriation, . . . . .	\$3,000 00
John C. Taylor, secretary, for expense of	
removing an insane convict, . . . . .	59 13
Oscar Leach, for auditing Connecticut	
Prison Association accounts, . . . . .	10 00
E. L. Wells, for auditing Connecticut	
Prison Association accounts, . . . . .	10 00

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\$3,079 13

*Board of Pardons.*

Orders in favor of	
Geo. P. McLean, clerk, for salary, . . . . .	\$200 00
Geo. P. McLean, clerk, for expenses, . . . . .	31 94
Charles B. Andrews, member, for expenses, . . . . .	35 00
Morris W. Seymour, member, for expenses, . . . . .	20 00
Francis Bacon, member, for expenses, . . . . .	15 00
Edward Harland, member, for expenses, . . . . .	10 00
H. D. Mildeberger, services and expenses, . . . . .	9 99
M. B. Preston, sheriff, for attendance, . . . . .	9 00
E. J. Smith, sheriff, for attendance, . . . . .	21 00

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\$351 93

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\$44,685 44

## No. 12.

## CONNECTICUT SCHOOL FOR BOYS.

Orders in favor of

C. H. S. Davis, treasurer, for board bills —

October, . . . . .	\$6,058 37
November, . . . . .	6,299 47
December, . . . . .	6,096 52
January, . . . . .	6,211 99
February, . . . . .	6,176 59
March, . . . . .	5,548 28
April, . . . . .	5,924 64
May, . . . . .	5,709 82
June, . . . . .	5,759 71
July, . . . . .	5,680 72
August, . . . . .	5,889 18
September, . . . . .	5,965 52

\$71,320 81

Orders in favor of

James Donovan, trustee, for expenses, . . .	\$99 05
John L. Houston, trustee, for expenses, . . .	4 84
Nathan D. Bates, trustee, for expenses, . . .	15 08
Davis A. Baker, trustee, for expenses, . . .	15 24
Charles F. Sumner, trustee, for expenses, . . .	67 00
Oscar Leach, for services as auditor, . . .	60 00
E. L. Wells, for services as auditor, . . .	60 00

\$321 21

\$71,642 02

## No. 13.

## CONNECTICUT INDUSTRIAL SCHOOL.

Orders in favor of

C. E. Bacon, treasurer, for board bills —

October, . . . . .	\$3,420 73
November, . . . . .	3,570 70
December, . . . . .	3,455 02
January, . . . . .	3,489 66
February, . . . . .	3,423 65
March, . . . . .	3,056 59



April, . . . . .	\$3,400 91
May, . . . . .	3,341 86
June, . . . . .	3,501 25
July, . . . . .	3,382 18
August, . . . . .	3,570 71
September, . . . . .	3,595 99
Oscar Leach, services as auditor, . . . . .	60 00
E. L. Wells, services as auditor, . . . . .	60 00
	<hr/>
	\$41,329 25

## No. 14.

## STATE PAUPERS.

Orders in favor of

Marvin H. Sanford, for supporting state paupers—

February, . . . . .	\$1,684 43
August, . . . . .	1,244 89
September, . . . . .	200 00
The selectmen of Ansonia, . . . . .	17 50
“ “ Andover, . . . . .	87 00
“ “ Berlin, . . . . .	8 00
“ “ Bethany, . . . . .	29 43
“ “ Bethlehem, . . . . .	50 30
“ “ Brooklyn, . . . . .	15 00
“ “ Huntington, . . . . .	212 50
“ “ Haddam, . . . . .	52 47
“ “ Manchester, . . . . .	51 00
“ “ Morris, . . . . .	60 00
“ “ New Britain, . . . . .	44 57
“ “ New London, . . . . .	112 00
“ “ Newington, . . . . .	63 21
“ “ Orange, . . . . .	45 88
“ “ Rocky Hill, . . . . .	42 71
“ “ Scotland, . . . . .	145 35
“ “ Stamford, . . . . .	104 00
“ “ Thompson, . . . . .	32 11
“ “ Wallingford, . . . . .	210 43
“ “ West Hartford, . . . . .	31 86

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\$4,544 64

## No. 15.

## HUMANE INSTITUTIONS.

## BOARD OF EDUCATION OF THE BLIND.

*Perkins Institution for the Blind.*

## Orders for board bills —

January, . . . . .	\$2,135 60
April, . . . . .	2,200 00
July, . . . . .	2,100 00

\$6,435 60

*Connecticut Institute and Industrial School for the Blind.*

## Orders for board bills —

January, . . . . .	\$4,018 72
April, . . . . .	4,063 32
July, . . . . .	4,027 80

\$12,109 84

*Expenses of the Board.*

## Orders in favor of

F. E. Cleveland, for salary as secretary, . \$1,800 00

## JANUARY.

Henry Ensign, for clothing, . . . . .	101 48
Harvey & Lewis, for eyeglasses, . . . . .	6 25
H. Geeley, for clothing, . . . . .	18 50
Sage, Allen & Co., for clothing, . . . . .	9 50
A. Hollander & Son, for clothing, . . . . .	7 50
E. M. Webb, for shoes, . . . . .	8 19
The Pioneers, for supplies, . . . . .	38 34
Besse, Richey & Co., for supplies, . . . . .	21 87
Smith, Murray & Co., for clothing, . . . . .	8 55
J. Johnson & Son, for clothing, . . . . .	14 00
F. Brewer & Co., for supplies, . . . . .	9 54
Geo. C. Bill, for supplies, . . . . .	25 65
John M. Cannon, for supplies, . . . . .	20 00
A. W. Webster, for supplies, . . . . .	4 73
The Cartwright Shoe Co., for supplies, . . . . .	2 75
Jones, Keene & Co., for supplies, . . . . .	11 75

J. S. Disbrow, for supplies, . . .	\$ 6 25
Brown, Thomson & Co., for clothing, . . .	112 56
D. E. Strong, for clothing, . . .	24 62
E. L. Parker & Co., for clothing, . . .	16 75
G. Fox & Co., for clothing, . . .	25 00.
R. Ballerstein & Co., for clothing, . . .	3 50

APRIL.

Henry Ensign, for clothing, . . .	25 75
D. E. Strong, for clothing, . . .	4 98
Harvey & Lewis, for supplies, . . .	5 45
The Pioneers, for supplies, . . .	19 68
H. L. Olmstead, for supplies, . . .	12 07
E. L. Parker, for supplies, . . .	1 25
Brown, Thomson & Co., for clothing, . . .	36 34

JULY.

Brown, Thomson & Co., for clothing, . . .	110 00
Henry Ensign, for clothing, . . .	120 42
G. Fox & Co., for clothing, . . .	48 60
D. E. Strong, for clothing, . . .	21 02
Est. E. L. Parker, for clothing, . . .	3 75
R. Ballerstein & Co., for clothing, . . .	13 00
The Pioneers, for supplies, . . .	57 55
Chas. M. Gaines, for supplies, . . .	25 10
Plimpton Mfg. Co., for printing, . . .	2 35
The Case, Lockwood & Brainard Co., for printing, . . .	26 25
E. W. Foster, expenses, . . .	80 12
Mrs. L. H. Cook, services, . . .	7 20
F. E. Cleveland, secretary, for traveling expenses, . . .	151 46

\$3,069 62

*American Asylum for the Deaf and Dumb.*

Orders for board bills —

October, . . .	\$312 18
April, . . .	5,512 50

\$5,824 68.

*Connecticut School for Imbeciles.*

## Orders for board bills —

October,	.	.	.	.	\$3,689	41
January,	.	.	.	.	3,735	33
April,	.	.	.	.	3,818	72
July, .	.	.	.	.	3,916	07

\$15,159 53

*General Hospital Society.*

## Orders for annual appropriation —

October,	.	.	.	.	\$1,250	00
January,	.	.	.	.	1,250	00
April,	.	.	.	.	1,250	00
July, .	.	.	.	.	1,250	00

\$5,000 00

*Hartford Hospital.*

## Orders for annual appropriation —

October,	.	.	.	.	\$1,250	00
January,	.	.	.	.	1,250	00
April,	.	.	.	.	1,250	00
July, .	.	.	.	.	1,250	00

\$5,000 00

*Bridgeport Hospital.*

## Orders for annual appropriation —

October,	.	.	.	.	\$1,250	00
January,	.	.	.	.	1,250	00
April,	.	.	.	.	1,250	00
July, .	.	.	.	.	1,250	00

\$5,000 00

*Grace Hospital Society.*

## Orders for annnal appeopriation —

October,	.	.	.	.	\$1,250	00
January,	.	.	.	.	1,250	00

\$2,500 00

*Norwalk Hospital Association.*

Order for appropriation for building —

February, . . . . . \$5,000 00

Order for annual appropriation —

July, . . . . . 2,500 00

\$7,500 00

*Danbury Hospital.*

Orders for annual appropriation —

October, . . . . . \$750 00

January, . . . . . 750 00

April, . . . . . 750 00

July, . . . . . 1,250 00

\$3,500 00

*Day-Kimball Hospital.*

Order for appropriation for building —

July, . . . . . \$5,000 00

*Meriden Hospital.*

Orders for annual appropriation —

October, . . . . . \$750 00

January, . . . . . 750 00

April, . . . . . 750 00

July, . . . . . 750 00

\$3,000 00

*Connecticut Humane Society.*

Order for annual appropriation —

August, . . . . . \$2,000 00

*Connecticut Hospital for the Insane.*

Orders in favor of

M. B. Copeland, treasurer, for board bills —

October, . . . . . \$5,662 86

November, . . . . . 5,856 68

December, . . . . . 5,682 89

January, . . . . . 5,871 14

February, . . . . . 5,913 77

March, . . . . . 5,298 27

April, . . . . .	\$5,806 66
May, . . . . .	5,740 41
June, . . . . .	5,923 48
July, . . . . .	5,965 41
August, . . . . .	6,189 77
September, . . . . .	6,656 79

\$70,568 13

## Orders in favor of

A. E. May, trustee, for expenses, . . . . .	\$63 50
W. B. Foster, trustee, for expenses, . . . . .	32 68
A. C. Smith, trustee, for expenses, . . . . .	26 25
Costello Lippett, trustee, for expenses, . . . . .	45 93
Oscar Leach, for services as auditor, . . . . .	90 00
E. L. Wells, for services as auditor, . . . . .	90 00

\$348 36

## Appropriation for building —

## Order in favor of

M. B. Copeland, treasurer, October, . . . . .	\$30,000 00
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*Retreat for the Insane.*

## Orders for board bills —

October, . . . . .	\$573 72
January, . . . . .	599 14
April, . . . . .	636 01
July, . . . . .	599 15

\$2,408 02

*New Hampshire Asylum for Insane.*

## Orders for board bills —

October, . . . . .	\$184 03
January, . . . . .	176 60
April, . . . . .	154 26
July, . . . . .	156 00

\$670 89

*Butler Hospital for Insane.*

## Orders for board bills —

October, . . . . .	\$26 29
January, . . . . .	26 29
April, . . . . .	25 71
July, . . . . .	26 00

\$104 29



*Connecticut School for Imbeciles.*

## Orders for board of insane beneficiaries —

October, . . . . .	\$26 00
January, . . . . .	26 00
April, . . . . .	26 00
July, . . . . .	26 00

\$104 00

*Homes for Dependent and Neglected Children.*

## HARTFORD COUNTY.

Orders in favor of  
The County Commissioners —

October, . . . . .	\$2,164 17
January, . . . . .	2,325 36
April, . . . . .	2,531 37
July, . . . . .	2,190 12

\$9,211 02

## NEW HAVEN COUNTY.

Orders in favor of  
The County Commissioners —

October, . . . . .	\$1,069 82
November, . . . . .	1,106 86
December, . . . . .	1,063 25
January, . . . . .	1,148 32
February, . . . . .	1,266 98
March, . . . . .	1,164 00
April, . . . . .	1,346 40
May, . . . . .	1,384 94
June, . . . . .	1 436 45
July, . . . . .	1,422 94
August, . . . . .	1,515 37
September, . . . . .	1,469 58

\$15,394 91

## NEW LONDON COUNTY.

Orders in favor of  
The County Commissioners —

November, . . . . .	\$792 10
January, . . . . .	882 39
April, . . . . .	1,111 05

\$2,785 54

## FAIRFIELD COUNTY.

Orders in favor of

The County Commissioners —

November, . . . .	\$2,018 86
January, . . . .	2,140 28
April, . . . .	1,989 43
July, . . . .	1,963 70

\$8,112 27

## WINDHAM COUNTY.

Orders in favor of

The County Commissioners —

October, . . . .	\$1,049 13
January, . . . .	1,070 16
April, . . . .	1,073 55
July, . . . .	902 82

\$4,095 66

## LITCHFIELD COUNTY.

Orders in favor of

The County Commissioners —

October, . . . .	\$865 99
January, . . . .	1,052 93
April, . . . .	1,164 43
July, . . . .	1,190 56

\$4,273 91

## MIDDLESEX COUNTY.

Orders in favor of

The County Commissioners —

October, . . . .	\$973 78
January, . . . .	1,164 85
April, . . . .	1,183 49
July, . . . .	1,068 20

\$4,390 32

## TOLLAND COUNTY.

Orders in favor of

The County Commissioners —

October, . . . .	\$739 00
January, . . . .	713 28
April, . . . .	715 58
August, . . . .	895 77 — \$3,063 63

\$51,327 26

\$236,630 22

No. 16.

## SICK AND WOUNDED SOLDIERS.

*Fitch's Home for Soldiers.*

Orders in favor of

L. A. Dickinson, treasurer of the Soldiers'  
Hospital Board, for expenses of man-  
agement —

October, . . . . .	\$10,000 00
November, . . . . .	10,000 00
February, . . . . .	10,000 00
April, . . . . .	10,000 00
June, . . . . .	10,000 00
August, . . . . .	10,000 00
September, . . . . .	10,000 00

\$70,000 00

*Appropriation for Building.*

Orders in favor of

L. A. Dickinson, treasurer —

May, . . . . .	\$4,500 00
September, . . . . .	3,300 00

\$7,800 00

\$77,800 00

No. 17.

## DECEASED SOLDIERS.

Orders in favor of the selectmen of the  
following towns for burial of soldiers —

Barkhamsted, . . . \$35 00	New Britain, . . \$175 00
Bridgeport, . . . 105 00	New Haven, . . 1,015 00
Bozrah, . . . 35 00	New Fairfield, . . 70 00
Brookfield, . . . 35 00	New London, . . 245 00
Burlington, . . . 35 00	New Milford, . . 105 00
Chatham, . . . 70 00	Norfolk, . . . 35 00
Colchester, . . . 35 00	No. Stonington, . . 70 00
Coventry, . . . 67 00	Norwich, . . . 280 00

Danbury, .	\$175 00	Oxford, .	\$35 00
Darien, .	840 00	Plainfield, .	35 00
Eastford, .	35 00	Portland, .	35 00
East Haven, .	35 00	Putnam, .	35 00
East Haddam, .	35 00	Southington, .	70 00
East Hartford, .	105 00	Southbury, .	35 00
Enfield, .	35 00	Sprague, .	35 00
Essex, .	35 00	Stafford, .	175 00
Farmington, .	35 00	Stamford, .	210 00
Fairfield, .	35 00	Suffield, .	35 00
Glastonbury, .	35 00	Thompson, .	35 00
Greenwich, .	35 00	Torrington, .	70 00
Groton, .	35 00	Vernon, .	35 00
Hartford, .	560 00	Waterbury, .	35 00
Hebron, .	35 00	Waterford, .	105 00
Huntington, .	35 00	Washington, .	35 00
Kent, .	66 00	Wethersfield, .	35 00
Killingly, .	70 00	Westport, .	35 00
Manchester, .	35 00	Wilton, .	35 00
Meriden, .	140 00	Windham, .	35 00
Morris, .	35 00		
			\$6,013 00
S. Maslen, for headstones, . . . .			2,914 50
Evergreen Cemetery Association, for care of soldier's lot, . . . .			10 00
			<u>\$8,937 50</u>

## No. 18.

## AGRICULTURAL AFFAIRS.

## Orders in favor of

John S. Kirkham, treasurer State Board of Agriculture, for annual appropriation, \$3,500 00	
State Agricultural Society, for indebtedness incurred in the payment of premiums, House Joint Resolution, No. 36, . . . .	5,479 50
William H. Brewer, treasurer State Agricultural Experiment Station, for annual appropriation, . . . .	8,000 00

Henry C. Miles, treasurer Storrs Agricultural College, . . . . .	\$25,000 00
E. H. Hyde, commissioner, for services and expenses on diseases of domestic animals, . . . . .	815 00
E. S. Hough, commissioner, for services and expenses on diseases of domestic animals, . . . . .	382 66
Oscar Leach, auditor State Experiment Station accounts, . . . . .	15 00
E. L. Wells, auditor State Experiment Station accounts, . . . . .	15 00
Oscar Leach, auditor Storrs Agricultural College, . . . . .	10 00
E. L. Wells, auditor Storrs Agricultural College, . . . . .	10 00

\$43,227 16

*State Aid to Agricultural Societies.*

Orders in favor of

State Agricultural Society, . . . . .	\$2,500 00
Danbury Agricultural Society, . . . . .	693 69
New Milford Agricultural Society, . . . . .	143 20
Stafford Springs Agricultural Society, . . . . .	300 68
New London County Agricultural Society, . . . . .	275 52
Windham County Agricultural Society, . . . . .	244 04
Woodstock Agricultural Society, . . . . .	258 83
Watertown Agricultural Society, . . . . .	139 47
East Granby Agricultural Society, . . . . .	110 44
Guilford Agricultural Society, . . . . .	124 02
Willimantic Agricultural Society, . . . . .	217 47
Harwinton Agricultural Society, . . . . .	121 71
Simsbury Agricultural Society, . . . . .	120 91
Tolland County Agricultural Society, . . . . .	203 73
Windsor Agricultural Society, . . . . .	116 05
Branford Agricultural Society, . . . . .	107 83
Clinton Agricultural Society, . . . . .	113 12
Wolcott Agricultural Society, . . . . .	155 06
Berlin Agricultural Society, . . . . .	122 77
Chester Agricultural Society, . . . . .	111 93

Union (Somers, etc.) Agricultural Society, .	\$116 55
Jersey Cattle Breeders' Association, .	121 99
Bristol Park Company Agricultural Society, .	259 15
Farmington Valley Agricultural Society, .	143 06
Hartford County Horticultural Society, .	176 93
Union (Huntington, etc.) Agricultural So., .	174 50
Connecticut Dairymen's Association, .	117 12
Suffield Agricultural Society, .	141 24
Winsted Agricultural Society, .	140 61

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\$7,571 62

*Compensation for Cattle Killed by Order of Commissioners.*

Orders in favor of

William F. Piper, . . . .	\$25 00
Dwight Bidwell, . . . .	12 00
W. B. Ives, . . . .	10 00
W. T. Lowe, . . . .	10 00
E. Frank Thompson, . . . .	410 00
H. J. Bridge, . . . .	294 00
Phelps Brothers, . . . .	140 00
Rufus E. Holmes, . . . .	336 00
W. E. Burbank, . . . .	21 66
Horace Burr, . . . .	70 00
Luther A. Tanner, . . . .	45 00
Frank W. Bacon, . . . .	80 00
A. T. Smith, . . . .	25 00

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\$1,478 66

*Bounty for Tree Planting.*

Orders in favor of

George M. Woodruff, . . . .	\$16 80
Charles Bloss, . . . .	3 00
M. P. Maynard, . . . .	2 50
F. H. Todd, . . . .	18 50
Simeon Gallup, . . . .	11 50
Charles L. Spooner, . . . .	7 00
M. C. Dean, . . . .	16 00

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\$75 30



*State Aid to Associations.*

Orders in favor of

Connecticut Sheep Breeders' Association, .	\$71 43
Connecticut Dairymen's Association, .	\$1,000 00

\$1,071 43

*Commissioner on Peach Yellows.*

Orders in favor of

Josiah M. Hubbard, commissioner, services and expenses, . . . . .	\$509 82
Dennis Fenn, deputy, services and expenses, . . . . .	129 25
J. Norris Barnes, . . . . .	128 75
Charles A. Sill, . . . . .	127 00
F. E. Blakeman, . . . . .	213 40
E. C. May, . . . . .	200 55
Ard Welton, . . . . .	166 00
George C. Comstock, . . . . .	315 80
E. B. Fitts, . . . . .	146 70
R. A. Moore, . . . . .	295 08
A. C. Sternberg, . . . . .	365 35
E. C. Warner, . . . . .	78 00
W. F. Platt, . . . . .	131 35
G. G. Tillinghast, . . . . .	189 00
H. I. Nettleton, . . . . .	192 90
H. C. Hart, . . . . .	282 00
Robert P. Hubbard, . . . . .	174 50
Henry W. Morse, . . . . .	169 28
E. J. Hempstead, . . . . .	123 37
Charles Robertson, . . . . .	282 40
Lucien Bass, . . . . .	336 95

\$4,557 45

*Dairy Commissioner.*

Orders in favor of

C. S. Burlingame, Commissioner, for salary, .	\$1,500 00
C. S. Burlingame, Commissioner, for expenses, . . . . .	553 16
E. P. Bates, deputy, salary, . . . . .	1,200 00
E. P. Bates, deputy, expenses, . . . . .	735 95
G. D. Winslow, grant for expenses, . . . . .	126 63

\$4,115 74

\$62,097 36

## No. 19.

## NATIONAL GUARD.

*Salaries.*

## Orders in favor of

Edward E. Bradley, Adjutant-General, .	\$429 56
John P. Harbison, Quartermaster-General, .	466 66
Henry A. Bishop, Paymaster-General, .	308 20
Patrick Cassidy, Surgeon-General, .	500 00
William Jamieson, Commissary-General, salary 1893-94, House Joint Resolution, No. 308, . . . . .	500 00
John G. Healey, Assistant Adjutant-General, . . . . .	649 31
Everett L. Morse, Assistant Quartermaster-General, . . . . .	644 38
Charles P. Graham, Adjutant-General, .	770 44
William E. Disbrow, Quartermaster-General, . . . . .	770 44
James H. Jarman, Paymaster-General, .	386 15
George A. Bowen, Surgeon-General, .	321 00
William E. F. Landers, Assistant Adjutant-General, . . . . .	1,155 62
Louis R. Cheney, Assistant Quartermaster-General, . . . . .	1,155 62
Theron C. Swan, assistant clerk Adjutant-General, . . . . .	1,399 92
Walter Pearce, assistant clerk Adjutant-General, . . . . .	1,399 92
Lorenzo D. Converse, assistant clerk Adjutant-General, . . . . .	699 96

\$11,557 18*Sundry Accounts.*

## Orders in favor of

Henry A. Bishop, Paymaster-General, expenses, . . . . .	\$ 5 90
Patrick Cassidy, Surgeon-General, expenses, . . . . .	47 00
William Jamieson, Commissary-General, expenses, . . . . .	18 00

James H. Jarman, Paymaster-General, ex-	
penses, . . . . .	\$45 20
Hyde, Joslyn & Gilman, legal services for	
Armory Commission, . . . . .	44 75
Oscar Leach, Auditor, . . . . .	90 00
E. L. Wells, Auditor, . . . . .	90 00

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\$340 85

*Advances to the Adjutant-General.*

Orders in favor of

Edward E. Bradley, Adjutant-General—

November, . . . . . \$1,000 00

Charles P. Graham, Adjutant-General—

January, . . . . . 1,500 00

August, . . . . . 1,000 00

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\$3,500 00

*Advances to Quartermaster-General.*

Orders in favor of

John P. Harbison, Quartermaster-General—

October, . . . . . \$10,000 00

November, . . . . . 20,000 00

December, . . . . . 10,000 00

January, . . . . . 4,000 00

William E. Disbrow, Quartermaster-General—

February, . . . . . 5,000 00

April, . . . . . 10,000 00

June, . . . . . 5,000 00

August, . . . . . 20,000 00

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\$84,000 00

*Advances to Paymaster-General.*

Orders in favor of

James H. Jarman, Paymaster-General—

January, . . . . . \$ 6,000 00

\* August, . . . . . 65,000 00

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\$71,000 00

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\* Of this amount the sum of Thirty Thousand Dollars was returned to the State Treasury by the Paymaster-General, and appears in the statement of miscellaneous receipts on page 71 of this report.

*Advances to Commissary-General.*

Orders in favor of	
William Jamieson, Commissary-General—	
December, . . . . .	\$800 00
Henry S. Peck, Commissary-General,—	
August, . . . . .	14,000 00
	<hr/>
	\$14,800 00

*Advances to Commissioners of State Armories.*

Orders in favor of	
William E. Disbrow, Quartermaster-General—	
April, . . . . .	\$6,042 64
July, . . . . .	11,039 61
	<hr/>
	\$17,082 25
	<hr/>
	\$202,280 28

## No. 20.

## GOVERNOR'S GUARDS.

Orders in favor of	
First Company Governor's Foot Guard,	
Major E. Henry Hyde, Jr., command-	
ing —	
Fall field day pay-roll, . . . . .	\$255 60
Inaugural parade pay-roll, . . . . .	317 10
Armory rent, . . . . .	1,000 00
Care of arms, . . . . .	112 00
Annual allowance of commander, . . . . .	50 00
Ammunition, . . . . .	101 64
	<hr/>
	\$1,836 34
Orders in favor of	
Second Company Governor's Foot Guard,	
Major Benjamin E. Brown, command-	
ing —	
Fall field day pay-roll, . . . . .	\$264 70
Inaugural parade pay-roll, . . . . .	229 90
Inaugural parade transportation, . . . . .	234 00
Annual allowance of commander, . . . . .	50 00
Gas bill at armory, . . . . .	249 41
	<hr/>
	\$1,028 01

## Orders in favor of

First Company Governor's Horse Guard,  
Major Francis M. Warren, command-  
ing—

Fall field day pay-roll, . . . .	\$348 33
Inaugural parade pay-roll, . . . .	366 33
Armory rent, . . . . .	600 00
Care of arms, . . . . .	69 00
Care of arms, . . . . .	69 00
Annual allowance of commander, . . . .	50 00
Ammunition, . . . . .	16 85
Uniforms and equipments, . . . . .	381 77
Pay-roll, services at Niantic, . . . .	27 60

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\$1,928 88

## Orders in favor of

Second Company Governor's Horse Guard,  
Major Dennis A. Blakeslee, command-  
ing—

Fall field day pay-roll, . . . . .	\$264 77
Inaugural parade pay-roll, . . . . .	323 23
Inaugural parade transportation, . . . .	200 85
Annual allowance of commander, . . . .	50 00
Uniforms, . . . . .	465 00 — \$1,303 85

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\$6,097 08

## No. 21.

## PRINTING AND CIRCULATING PUBLIC DOCUMENTS.

## OCTOBER.

## Orders in favor of

Adams Express Co., . . . . .	\$89 29
John J. Phelan, postage on State Register, . . . .	35 00
The Fowler & Miller Co., Register of Cap- itol, . . . . .	55 50

## NOVEMBER.

Geo. T. Johnson, printing for Secretary, . . . .	10 50
Charles J. Hoadly, editing Vol. 1, State Records, . . . . .	1,000 00
The Fowler & Miller Co., election blanks, . . . .	143 90

## DECEMBER.

Waterman & Wright, 700 copies Report of Criminal Business, . . . .	\$30 00
Waterman & Wright, 1,000 copies Jail Report, . . . .	85 00
The Fowler & Miller Co., 1,200 copies State Treasurer's Report, . . . .	178 35
The Fowler & Miller Co., 2,000 copies Shell-Fish Commissioner's Report, . . . .	134 76
Geo. T. Johnson, printing for Secretary, . . . .	10 00
Adams Express Co., . . . .	44 55

## JANUARY.

Pelton & King, 1,000 copies Report Connecticut Industrial School, . . . .	225 00
Pelton & King, 1,000 copies Report Connecticut Hospital, . . . .	250 00
W. H. Dodd & Co., maps for Railroad Commissioners' Report, . . . .	234 62
Banks & Bros., Vol. 64, Connecticut Report, . . . .	517 35
Adams Express Co., . . . .	2 55
United States Express Co., . . . .	42 60
Plimpton Mfg. Co., election envelopes, . . . .	572 26
Hartford Printing Co., 1,100 copies Report of School Fund Commissioners, . . . .	102 75
The Fowler & Miller Co., 1,250 copies Fish Commissioner's Report, . . . .	160 78
The Fowler & Miller Co., 1,100 copies Report State Comptroller, . . . .	261 12
The Fowler & Miller Co., 900 copies Report of Quartermaster-General, . . . .	405 11
The Fowler & Miller Co., printing for Factory Inspector, . . . .	31 25
The Fowler & Miller Co., printing for Labor Bureau, . . . .	60 50

## FEBRUARY.

The Journal Publishing Co., 7,500 copies Report Bureau Labor Statistics, . . . .	3,607 68
The Fowler & Miller Co., printing for Factory Inspector, . . . .	54 50



## MARCH.

Pelton & King, 1,500 copies Report State Board of Charities, . . . .	\$625 00
Pelton & King, 2,000 copies Governor's Message, . . . .	115 00
Pelton & King, 250 additional copies Governor's Message, bound in cloth, . .	23 00
The Case, Lockwood & Brainard Co., 3,000 copies Report State Board Education, 1894-95, . . . .	5,086 47
The Case, Lockwood & Brainard Co., printing blanks, calendars, resolutions, bills, etc., for the Senate, . . . .	342 60
The Case, Lockwood & Brainard Co., printing blanks, calendars, resolutions, bills, etc., for House of Representatives, . .	130 95
The Case, Lockwood & Brainard Co., printing for Bank Commissioners, . . .	124 03
The Case, Lockwood & Brainard Co., printing for State Treasurer, . . . .	128 40
The Case, Lockwood & Brainard Co., printing for Executive Department, . .	63 75
The Case, Lockwood & Brainard Co., official ballots, blanks, proclamations, etc., for Secretary of State, . . . .	159 73
The Case, Lockwood & Brainard Co., 4,500 copies Index to General Statutes, . .	3,176 00
The Case, Lockwood & Brainard Co., 1,500 copies State Records, Vol. 1, . . . .	1,612 96
The Case, Lockwood & Brainard Co., binding 275 sets Public Documents, . .	632 50
The Case, Lockwood & Brainard Co., 2,500 copies Report Investment Companies, .	654 35
The Case, Lockwood & Brainard Co., 400 copies Adjutant-General's Report, . .	206 00
The Case, Lockwood & Brainard Co., 1,300 copies Report of State Prison, . . . .	271 35
The Case, Lockwood & Brainard Co., 2,200 copies Report of Railroad Commissioners, . . . .	1,589 53

The Case, Lockwood & Brainard Co., 2,000 copies Report of Bank Commissioners,	\$1,559 60
The Case, Lockwood & Brainard Co., 1,500 copies Report Adjutant-General,	750 50
The Case, Lockwood & Brainard Co., for file covers, bulletins, reports, etc., for General Assembly,	439 75
E. G. Bigelow, printing for Superintendent's office,	14 75
C. W. Johnson, work on State Register,	5 00
Samuel Thatcher, Superintendent Connect- icut School for Boys, printing 2,000 copies of Annual Report,	165 50
Adams Express Co.,	6 41
W. C. Mowry, postage on Register,	50 00
Herald Publishing Co., 5,000 copies Report of Factory Inspector,	754 50
The Fowler & Miller Co., printing for Sec- retary of State,	15 75

## APRIL.

Tuttle, Morehouse & Taylor, 3,000 copies Report State Board of Health,	2,941 59
Journal Publishing Co., printing for Labor Commissioner,	241 75
W. C. Mowry, compiling State Register,	370 00
Geo. D. Curtis, work on State Register,	25 00
Adams Express Co.,	13 13

## MAY.

The Fowler & Miller Co., 3,200 copies, Parts 1 and 2, Insurance Commission- er's Report,	3,687 50
The Fowler & Miller Co., printing for Labor Bureau,	10 00
Adams Express Co.,	45 94
United States Express Co.,	29 80
Tuttle, Morehouse & Taylor, 12,000 copies Report State Agricultural Experiment Station,	3,003 76

## JUNE.

The Standard Association, printing for Quartermaster-General,	26 00
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Pelton & King, 12,000 copies Storrs Agricultural College Experiment Station, . \$1,950 00

## JULY.

W. C. Mowry, Secretary, advertising in various newspapers, . . . . . 53 60

The Case, Lockwood & Brainard Co., printing calendars, resolutions, bills, bulletins, petitions, etc., for the General Assembly, . . . . . 7,478 02

The Fowler & Miller Co., printing for Labor Bureau, . . . . . 12 50

## AUGUST.

The Fowler & Miller Co., 5,000 copies Report State Board of Agriculture, . . . . . 2,977 60

Hoggson & Robinson, printing report in relation to State Reformatory, . . . . . 23 50

## SEPTEMBER.

Tuttle, Morehouse & Taylor, printing in relation to Temporary Homes, . . . . . 19 00

Woods & Hurley, printing for Quartermaster-General, . . . . . 2 50

Adams Express Co., . . . . . 129 53

\$50,089 02

## No. 22.

## SOLDIERS' CHILDREN.

Orders in favor of the treasurers of the following towns for amount due children of deceased soldiers :

Bridgeport,	\$517 50	New London,	\$330 22
Glastonbury,	58 50	Norwalk,	390 00
Groton,	156 00	Norwich,	101 35
Hamden,	30 44	Putnam,	387 22
Hartford,	349 28	Wilton,	78 00
Middletown,	234 00	Waterford,	78 00
Montville,	100 72	Winchester,	136 50
New Britain,	78 00	Woodstock,	214 50
New Haven,	851 55	Fairfield,	797 15

\$4,888 93

No. 23.

## FISH COMMISSIONERS.

*Services and Expenses of Commissioners.*

## Orders in favor of

S. M. Bronson,	\$40 30
R. E. Follett,	302 78
James A. Bill,	579 65
A. C. Collins,	248 90
Herbert Williams,	76 47

\$1,248 10

*Fish Hatching.*

## Orders in favor of

Chas. W. Barnum, 600,000 trout fry,	\$1,500 00
Gilbert G. Sterling, shad hatching,	871 59
James A. Sterling, shad hatching,	902 40
James A. Bill, express charges on shad fry furnished by U. S. Commissioner,	104 00
Nonpareil Printing Co., blank forms for trout distribution,	77 73
James A. Bill, for surveying and repairing retaining pond at Joshuatown,	47 40
Continental Printing Co., for printing,	16 30
James A. Bill, sundry bills paid,	63 34
Wright & Colton Wire Co., acct. rendered,	9 80

\$3,592 56

\$4,840 66

No. 24.

## SHELL-FISH COMMISSIONERS.\*

*Services and Expenses of the Commissioners.*

## Orders in favor of

Christian Schwartz,	\$500 00
C. W. Beardsley,	1,735 00
George C. Waldo,	500 00

\* This account represents the amount of money drawn for the current expenses of the "Shell-Fish Commissioners" during the year. Vouchers for the same are presented at this office monthly. The Commissioners' receipts from all sources for the year amount to \$6,862.75, which sum has been received by the Treasurer and appears in the statement of receipts published in this report.

Frederick Botsford, salary as clerk,	. \$1,500 00
Oscar Leach, services as auditor,	. 30 00
E. L. Wells, services as auditor,	. 30 00

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\$4,295 00

*Advances to Shell-Fish Commissioners.*

Orders in favor of

The Commissioners, for expenses of

Engineer department,	. . \$250 00
Office expenses,	. . 479 43
Preservation of landmarks,	. . 95 85
Buoying natural oyster beds,	. . 390 13
Expenses of boat licenses,	. . 29 80
Inspection of mud dumping,	. . 205 00
Inspection of natural oyster beds,	. . 100 00

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\$1,550 21

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\$5,845 21

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No. 25.

STATE BOARD OF HEALTH.

Orders in favor of

Charles A. Lindsley, secretary, salary,	. \$1,800 00
Charles A. Lindsley, secretary, expenses of the board,	. . 3,200 00
Charles A. Lindsley, secretary, investigating the pollution of streams,	. . 2,400 00

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\$7,400 00

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No. 26.

RAILROAD COMMISSIONERS.

Orders in favor of

George M. Woodruff, salary as commis- sioner thirteen months,	. . \$3,250 00
Wm. O. Seymour, salary as commissioner,	. 3,000 00
Alex. C. Robertson, salary as commissioner fourteen months,	. . 3,500 00
Henry F. Billings, salary as clerk,	. . 1,800 00
Henry F. Billings, office expenses,	. . 573 49

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\$12,123 49

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## No. 27.

## BANK COMMISSIONERS.

Orders in favor of

Edwin A. Buck, for salary and expenses as commissioner, . . . . .	\$3,000 00
Edward R. Doyle, salary and expenses as commissioner, . . . . .	3,000 00
Sidney W. Crofut, salary and expenses as commissioner, . . . . .	500 00
Edwin A. Buck, office expenses, . . . . .	18 80

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\$6,518 80

## No. 28.

## INSURANCE COMMISSIONER.

*Salaries.*

Orders in favor of

Burton Mansfield, commissioner, . . . . .	\$2,916 66
Frederick A. Betts, commissioner, . . . . .	583 34
Joseph H. Sprague, actuary, . . . . .	2,750 00
Arthur A. Wilson, actuary, . . . . .	250 00
Theron Upson, chief clerk, . . . . .	1,800 00
Arthur A. Wilson, clerk, . . . . .	1,375 00
Frederick W. Skiff, clerk, . . . . .	125 00
George I. Rogers, clerk, . . . . .	1,400 02
Fannie T. Skinner, clerk, . . . . .	780 00
Annette D. Lowrie, clerk, . . . . .	780 00
Amelia Smith Agney, clerk, . . . . .	780 00
Effie P. Sprague, clerk, . . . . .	780 00
Emma Hunt Ball, clerk, . . . . .	780 00
Margaret McReynolds, clerk, . . . . .	585 00
Hattie L. Cooper, clerk, . . . . .	600 00

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\$16,285 02
*Per Diem Services.*

Orders in favor of

Fred. F. Small, . . . . .	\$198 60
Jessie Nevers Tracy, . . . . .	192 60
Olin H. Clark, . . . . .	166 00
M. Adeline Pruden, . . . . .	81 00



Alice S. Fuller, . . . . .	\$16 25
Hattie E. Willis, . . . . .	8 00

\$662 45

*Office Expenses.*

Orders for	
Printing and stationery, . . . . .	\$855 88
Legal expenses, . . . . .	1,957 80
Incidental expenses, . . . . .	1,421 41
Quadrennial examinations, . . . . .	4,052 59
Preliminary examinations, . . . . .	320 00
Smith & McDonough, for letter press, . . . . .	40 00

\$8,647 68

*Auditors.*

Orders in favor of	
Oscar Leach, . . . . .	\$60 00
E. L. Wells, . . . . .	60 00

\$120 00

\$25,715 15

No. 29.

STATE BOARD OF CHARITIES.

Orders in favor of	
Heman C. Whittlesey, for salary as secretary, . . . . .	\$1,500 00
Heman C. Whittlesey, for expenses as secretary, . . . . .	335 01
Andrew W. Tracy, for expenses as member of the board, . . . . .	154 10
George F. Spencer, for expenses as member of the board, . . . . .	83 30
Rebekah G. Bacon, for expenses as member of the board, . . . . .	241 81
Mary Hall, for expenses as member of the board, . . . . .	118 74
Thomas McManus, for legal services, . . . . .	108 32
Thomas E. Chapman, for services as constable, . . . . .	15 00

Pelton & King, for printing, . . . . .	\$40 25
James R. Graham, for services as deputy sheriff, . . . . .	7 20
Heman C. Whittlesey, for services of ste- nographer, . . . . .	55 00
Francis H. Parker, for legal services, . . . . .	200 00

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\$2,858 73

No. 30.

#### TAXES REFUNDED.

Order in favor of W. T. Batcheller, . . . . .	\$54 00
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No. 31.

#### COMMISSIONERS OF PHARMACY.

Orders in favor of	
J. H. Grannis, commissioner, for salary, . . . . .	\$300 00
H. M. Bishop, commissioner, for salary, . . . . .	300 00
S. W. Smith, commissioner, for salary, . . . . .	300 00
S. W. Smith, treasurer, for expenses, . . . . .	475 73

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\$1,375 73

No. 32.

#### SPECIAL COMMISSIONS.

Orders in favor of	
Henry A. Gilbert, treasurer Putnam Me- morial Camp, for expenses in care of the grounds, . . . . .	\$864 50
Henry A. Gilbert, treasurer Putnam Me- morial Camp, for pay and expenses of the commission to July 1, 1895, . . . . .	200 00
Geo. G. Durant, treasurer Putnam Memo- rial Camp, for expenses in care of the grounds, . . . . .	892 07
Isaac N. Bartram, services and expenses in connection with Putnam Memorial Camp, . . . . .	700 00

Commissioners of Sculpture, for balance of appropriation of 1893, . . .	\$2,000 00
John L. Hunter, chairman, for grading grounds and erecting coping for the Nathan Hale monument, . . .	2,362 71
E. H. Jacobs, expenses as commissioner of sculpture, . . . . .	38 00
Commissioners of Sculpture, for statue of Col. Thomas Knowlton, appropriation in part, . . . . .	2,000 00
The Cotton States exposition at Atlanta, Ga., appropriation in part, . . . .	4,000 00
Lyman D. Brewster, chairman of commission on uniformity in state legislation, . . . . .	603 57
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	\$13,660 85

## No. 33.

## BUREAU OF LABOR STATISTICS.

Orders in favor of

Robert J. Vance, salary as commissioner, . . .	\$2,500 00
Robert J. Vance, office and traveling expenses, . . . . .	212 88
Robert J. Vance, distributing reports, . . .	220 78
Samuel B. Horne, salary as commissioner, . . .	500 00
Samuel B. Horne, office and traveling expenses, . . . . .	68 47
George E. Bearn, salary as chief clerk, . . .	1,500 00
George E. Bearn, expenses as chief clerk, . . .	9 24
W. W. Ives, salary as chief clerk, . . . . .	300 00
W. W. Ives, postage, . . . . .	50 00
W. W. Ives, expenses, . . . . .	5 30
Kate T. Ryan, salary as clerk, . . . . .	480 00
Malcolm McNie, stationery, . . . . .	11 00
Belknap & Warfield, stationery, . . . . .	9 05
Paul Russe, printing, . . . . .	15 00
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	\$5,881 72

*Services and Expenses of Special Agents.*

## Orders in favor of

W. D. Parker, . . . .	\$1,121 97
Charles C. Commerford, . . . .	36 86
W. C. Collins, . . . .	146 66
J. Mairson, . . . .	64 78
Lyman S. Johnson, . . . .	54 62
J. P. Pinkerman, . . . .	149 91
H. C. Starkweather, . . . .	76 57
W. W. Ives, . . . .	248 44
J. J. Horne, . . . .	351 51
G. Motta, . . . .	4 00
A. Verdi, . . . .	5 50
V. G. St. George, . . . .	4 80
L. Bartolli, . . . .	5 62
H. A. Stocking, . . . .	4 46
L. Richards, . . . .	6 20
D. Pettinato, . . . .	4 80

\$2,286 70

\$8,168 42

## No. 34.

## INSPECTOR OF FACTORIES.

## Orders in favor of

E. Burrows Brown, salary as inspector, .	\$1,250 00
E. Burrows Brown, expenses as inspector, .	575 93
George L. McLean, salary as inspector, .	250 00
George L. McLean, expenses as inspector, .	91 75

\$2,167 68

*Services and Expenses of Special Agents.*

## Orders in favor of

Cuno A. Helfricht, . . . .	\$1,087 00
James C. Roach, . . . .	888 44
John M. Crumb, . . . .	402 44
Francis McVeigh, . . . .	34 34
J. A. Northrop, . . . .	36 00
P. F. Walsh, . . . .	112 75
George D. Curtis, . . . .	42 10

P. B. Sibley,	.	.	.	.	\$111 48	
W. W. Kirk,	.	.	.	.	114 74	
						\$2,829 29
						<u>\$4,996 97</u>

## No. 35.

## SEPARATING GRADE CROSSINGS.

Orders in favor of						
The N. Y., N. H. & H. R. R. Co., for Water						
Street crossing at New Haven,					\$19,321 02	
Town of Suffield, amount due under Special						
Act of 1895,	.	.	.	.	2,612 50	
						<u>\$21,933 52</u>

## No. 36.

## HARTFORD BRIDGE COMMISSION.

Orders in favor of						
Charles W. Roberts, Superintendent —						
November,	.	.	.	.	\$3,829 40	
December,	.	.	.	.	425 24	
January,	.	.	.	.	854 71	
March,	.	.	.	.	758 57	
April,	.	.	.	.	487 31	
June,	.	.	.	.	381 02	
July,	.	.	.	.	1,247 04	
Dean & Westbrook, labor and supplies,	.	.	.	.	1,117 04	
Case, Bryant & Case, legal services,	.	.	.	.	800 00	
						<u>\$9,900 33</u>

## No. 37.

## SCHOOL FUND.

Orders in favor of						
Jeremiah Olney, salary as commissioner,	.	.	.	.	\$1,666 66	
Herbert E. Benton, salary as commissioner,	.	.	.	.	333 32	
Carnot O. Spencer, salary as chief clerk,	.	.	.	.	1,800 00	
William H. Pond, salary as assistant clerk,	.	.	.	.	1,399 97	
Oscar Leach, services as auditor,	.	.	.	.	50 00	
E. L. Wells, services as auditor,	.	.	.	.	50 00	
						<u>\$5,299 95</u>

*Expenses of Management.*

Orders in favor of	
Jeremiah Olney, commissioner, . . .	\$5,336 70
Jeremiah Olney, commissioner, amount re- quired in excess of income to pay a dividend of 75 cents for each child enumerated in 1894, . . .	3,522 46
Herbert E. Benton, commissioner, . . .	1,727 80
	<hr/>
	\$10,586 96
	<hr/>
	\$15,886 91
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## No. 38.

## COUNTY HEALTH OFFICERS.

## HARTFORD COUNTY.

Orders in favor of	
Daniel A. Markham, services and expenses, . . .	\$1,707 21

## NEW HAVEN COUNTY.

Orders in favor of	
C. E. Hoadley, services and expenses, . . .	1,975 80

## NEW LONDON COUNTY.

Orders in favor of	
Charles F. Thayer, services and expenses, . . .	568 41

## FAIRFIELD COUNTY.

Orders in favor of	
George E. Hill, services and expenses, . . .	1,591 74

## WINDHAM COUNTY.

Orders in favor of	
William A. King, services and expenses, . . .	589 24

## LITCHFIELD COUNTY.

Orders in favor of	
Wm. F. Hurlbut, services and expenses, . . .	1,271 76

## TOLLAND COUNTY.

Orders in favor of	
Joel H. Reed, services and expenses, . . .	39 71
M. P. Yeomans, services and expenses, . . .	755 42
	<hr/>

\$8,499 29



## No. 39.

## STATE REFORMATORY.

## Orders in favor of

George C. Swan, expenses as secretary, .	\$82 20
F. A. Spencer, expenses as trustee, .	51 42
John J. McCook, expenses as trustee, .	56 30

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\$189 92

## No. 40.

## STATE BOARD OF HIGHWAY COMMISSIONERS.

## Orders in favor of

William R. MacDonald, commissioner, for services and expenses, . . . .	\$437 61
Adolph C. Sternberg, commissioner, for ser- vices and expenses, . . . .	454 84
James H. McDonald, commissioner, for ser- vices and expenses, . . . .	487 90
Adolph C. Sternberg, secretary, for clerical assistance and office expenses, .	332 02
George I. Allen, clerk, for postage, .	50 00
McLauchlan Brothers, for printing, .	108 75
Smith & McDonough, for stationery, etc., .	113 35

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\$1,984 47

DR.

*General Account of Expenditures*

*For payments from the Treasury from the 30th of September, 1894, to the 1st of October, 1895, for the current expenses of the Government, as per preceding accounts under the following heads, viz.:*

No.

1	Sessions of the General Assembly, .	\$161,839	77
2	Salaries and expenses in executive offices, . . . .	44,154	44
3	Judicial expenses, . . . .	369,362	51
4	Board of prisoners in county jails, .	109,201	11
5	State capitol and grounds, . . .	36,700	23
6	Contingent expenses, . . . .	21,706	19
7	State Board of Education, . . .	27,000	81
8	Normal Schools, . . . .	108,801	17
9	Common schools, . . . .	263,343	96
10	State Library, . . . .	3,032	25
11	State Prison, . . . .	44,685	44
12	Connecticut School for Boys, . .	71,642	02
13	Connecticut Industrial School, .	41,329	25
14	State paupers, . . . .	4,544	64
15	Humane institutions, . . . .	236,630	22
16	Sick and wounded soldiers, . . .	77,800	00
17	Deceased soldiers, . . . .	8,937	50
18	Agricultural affairs, . . . .	62,097	36
19	National Guard, . . . .	202,280	28
20	Governor's Guard, . . . .	6,097	08
21	Printing and circulating public documents, . . . .	50,089	02
22	Soldiers' children, . . . .	4,888	93
23	Fish and Game Commissioners, . .	4,840	66
24	Shell-Fish Commissioners, . . .	5,845	21
25	State Board of Health, . . . .	7,400	00
26	Railroad Commissioners, . . . .	12,123	49
27	Bank Commissioners, . . . .	6,518	80
28	Insurance Commissioner, . . . .	25,715	15
29	State Board of Charities, . . . .	2,858	73
30	Taxes refunded, . . . .	54	00
31	Pharmacy Commission, . . . .	1,375	73
32	Special commissions, . . . .	13,660	85
33	Bureau of Labor Statistics, . . .	8,168	42

*General Account of Receipts.*

CR.

*By payments into the Treasury from the 30th of September, 1894, to the 1st of October, 1895.*

Balance to credit of civil list funds, October 1, 1894, . . . . .	\$738,418 07
By Commissioners of Pharmacy, . . . . .	1,825 00
National Aid to State Homes for Disabled Volunteer Soldiers, . . . . .	37,654 69
Commissioners of Shell-Fisheries, . . . . .	6,852 75
Tax on account of salaries of the Railroad Commissioners, . . . . .	12,130 29
Tax on account of salaries of the Bank Commissioners, . . . . .	5,982 15
Tax on telegraph and telephone companies, . . . . .	10,742 71
Military commutation tax, . . . . .	138,731 80
Tax on mutual insurance companies, . . . . .	269,265 72
Fees from Executive Secretary, . . . . .	679 50
Miscellaneous receipts, . . . . .	35,523 99
Tax on express companies, . . . . .	7,889 49
Tax on rolling stock companies, . . . . .	131 41
Tax on Greenwich Loan and Trust Company, . . . . .	500 00
Tax on railroads, . . . . .	803,995 37
Tax on savings banks, . . . . .	321,026 20
Receipts from Insurance Commissioner, . . . . .	62,255 21
Fees from Secretary of State, . . . . .	1,814 25
Tax on investment companies, . . . . .	23 00
Collateral inheritance tax, . . . . .	68,805 97
Tax on investments, . . . . .	56,861 83
Tax on non-resident stock, . . . . .	93,138 60
Avails of courts, . . . . .	648 77
Corporate franchise tax, . . . . .	1,000 00
Interest account, . . . . .	35,259 87

\$2,711,166 64

*From Forfeited Bonds.*

By Cash of Joel H. Reed, State Attorney, Tolland County, . . . . .	\$754 10
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DR.

*General Account of Expenditures.*

34	Inspector of Factories, . . .	\$4,996 97	
35	Separating grade crossings, . . .	21,933 52	
36	Hartford Bridge Commission, . . .	9,900 33	
37	School Fund Commissioner, . . .	15,886 91	
38	County Health Officers, . . .	8,499 29	
39	State Reformatory, . . .	189 92	
40	State Board of Highway Commis- sioners, . . .	1,984 47	
			<u>\$2,108,116 63</u>
	Interest on State bonds, . . .	\$104,700 00	
	“ principal of town deposit fund, . . .	311 42	
	“ principal Agricultural College Fund, . . .	53 14	
	“ principal of School Fund, . . .	1,394 82	
	“ School Fund revenue, . . .	1,911 05	
			<u>\$108,370 43</u>
			<u>\$2,216,487 06</u>
	Add for payments of civil list orders outstanding Oc- tober 1, 1894, . . .	690 00	
			<u>\$2,217,177 06</u>
	Deduct for civil list orders outstanding and unpaid, September 30, 1895, . . .	497 13	
			<u>\$2,216,679 93</u>
	Balance of account carried forward to October 1, 1895, . . .	518,754 49	
			<u>\$2,735,434 42</u>

*General Account of Receipts.*

CR.

By Cash of Wm. T. Elmer, State Attorney, Middlesex County, . . .	\$860 11
Arthur F. Eggleston, State Attorney, Hartford County, . . .	4,084 19
Tilton E. Doolittle, State Attorney, New Haven County, . . .	1,592 32
James Huntington, State Attorney, Litchfield County, . . .	1,088 49
Solomon Lucas, State Attorney, New London County, . . .	822 00
John L. Hunter, State Attorney, Windham County, . . .	316 20
Samuel Fessenden, State Attorney, Fairfield County, . . .	623 23
Wm. B. Glover, Prosecuting Attorney, Fairfield County, . . .	4,214 10
George E. Terry, Assistant State Attorney, New Haven County, . . .	20 22
John P. Kellogg, Prosecuting Attorney, New Haven County, . . .	2,018 97
Geo. M. Gunn, Prosecuting Attorney, New Haven County, . . .	4,501 67
H. A. Hull, Prosecuting Attorney, New London County, . . .	2,202 58
	<hr/>
	\$23,098 18

*From Avails of Courts.*

By Cash of L. F. Root, clerk Waterbury District Court, . . .	\$81 51
John C. Averill, clerk Superior Court, New London County, . . .	501 42
L. P. Deming, clerk New Haven Court of Common Pleas, . . .	140 79
E. A. Anketell, clerk Court of Common Pleas, New Haven County, . . .	445 88
	<hr/>
	\$1,169 60
	<hr/>
	\$2,735,434 42
Balance of Account to October 1, 1895, . . .	\$518,754 49

DR.

*General Account of Orders on the School Fund*

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Orders drawn by the Comptroller on the Treasurer  
from the 30th of September, 1894, to the 1st of  
October, 1895, for the amount of school dividend  
due to sundry towns for support of schools, . \$127,941 75



*from the 30th of September, 1894, to October 1, 1895.*

CR.

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By account of orders drawn by the Comptroller on the  
Treasurer, and paid by him from interest on the  
School Fund from the 30th of September, 1894, to  
the 1st of October, 1895, as per Comptroller's ac-  
counts and Auditor's Report, . . . \$127,941 75

**ABSTRACT OF EXPENDITURES OF THE STATE OF CONNECTICUT FOR  
EIGHT YEARS AND THREE MONTHS, ENDING SEPTEMBER 30, 1896.**

	1 General Assembly.	2 Executive Offices.	3 Judicial Expenses.	4 Board of Pris- oners in County Jails.	5 State Capitol and Grounds.	6 Contingent Expenses.	7 State Board of Education.
1888	\$427 00	\$25,434 91	\$280,539 00	\$89,735 81	\$29,973 77	\$37,586 09	\$15,237 63
1889	114,814 51	24,775 36	278,174 68	87,614 32	32,227 31	66,615 31	15,995 73
1890	5,182 19	27,507 42	301,329 38	84,568 97	34,898 09	232,797 47	16,456 07
1891	4,645 65	28,326 68	282,614 99	79,935 37	27,212 70	6,707 67	17,198 36
1892*	24,478 39	24,600 50	356,821 16	135,483 01	43,224 99	7,273 27	23,118 60
1893	351,038 03	63,084 20	339,063 82	112,867 81	40,028 43	54,151 61	23,409 02
1894	3,600 03	26,938 97	382,691 44	105,210 78	37,556 68	18,146 82	25,812 90
1895	161,839 77	44,154 44	369,362 51	109,201 11	36,700 23	21,706 19	27,000 81
	8 State Normal Schools.	9 Common Schools.	10 State Library.	11 State Prison.	12 Connecticut School for Boys.	13 Connecticut Industrial School.	14 State Paupers.
1888	\$18,341 33	\$237,224 50	\$2,788 69	\$128,032 68	\$85,325 43	\$44,994 06	\$5,890 31
1889	18,658 52	242,544 30	2,670 63	12,547 57	35,791 36	35,791 46	6,253 02
1890	34,780 23	245,181 85	3,600 92	48,285 51	62,543 69	35,815 16	5,539 17
1891	109,210 77	237,782 65	2,630 48	3,732 23	64,928 21	35,879 32	4,900 17
1892*	46,737 54	249,327 35	2,556 04	21,777 02	60,191 72	45,786 50	7,020 63
1893	53,173 48	273,899 78	2,839 04	21,770 59	68,626 01	37,596 37	6,632 59
1894	138,722 07	266,392 37	2,932 80	51,263 60	79,714 52	57,892 78	4,634 85
1895	108,801 17	263,343 96	3,032 25	44,685 44	71,642 02	41,329 25	4,544 64
	15 Humane Institutions.	16 Sick and Wounded Soldiers.	17 Deceased Soldiers.	18 Agricultural Affairs.	19 National Guard.	20 Governor's Guard.	21 Printing Pub- lic Docu- ments.
1888	\$143,253 35	\$43,963 23	\$9,023 90	\$39,298 20	\$153,907 00	\$9,812 45	\$40,771 30
1889	177,895 71	76,376 85	6,619 50	31,076 26	112,152 01	7,283 33	25,166 23
1890	157,637 15	136,086 60	7,611 00	42,703 23	108,536 10	5,847 56	53,651 08
1891	155,995 90	52,060 11	7,246 32	67,984 17	117,175 60	6,979 08	27,457 14
1892*	216,245 02	52,902 47	9,703 50	45,083 57	230,673 26	5,065 60	23,603 22
1893	218,608 96	51,200 00	8,694 30	53,578 99	134,732 38	13,060 45	98,546 91
1894	210,067 07	80,000 00	10,334 00	49,193 14	175,773 08	14,638 86	48,175 05
1895	236,630 22	77,800 00	8,937 50	62,097 36	202,280 28	6,097 08	50,089 02
	22 Soldiers' Children.	23 Fish Commis- sioners.	24 Shell-Fish Commis- sioners.	25 State Board of Health.	26 Railroad Com- missioners.	27 Bank Com- missioners.	28 Insurance Commis- sioner.
1888	\$4,919 72	\$2,606 05	\$14,859 85	\$5,400 00	\$11,918 62	\$4,477 87	\$18,289 10
1889	4,593 94	1,788 37	5,378 37	6,500 00	11,528 41	4,674 71	18,590 64
1890	4,310 03	2,795 03	14,378 37	7,000 00	14,498 91	5,181 52	18,415 10
1891	3,080 99	3,613 00	4,024 25	8,150 00	11,345 32	5,738 55	17,088 11
1892*	6,354 73	2,635 24	2,026 48	4,151 11	11,187 67	5,912 92	15,074 36
1893	5,276 55	5,887 40	8,542 34	5,500 00	14,070 28	4,577 51	23,819 51
1894	4,128 63	11,799 94	4,420 25	7,000 00	17,350 23	5,942 40	23,285 24
1895	4,888 93	4,840 66	5,845 21	7,400 00	12,123 49	6,518 80	25,715 15

\* For one year and three months from July 1, 1891, to October 1, 1892, caused by change of fiscal year, from June 30th, to September 30th.

**ABSTRACT OF EXPENDITURES OF THE STATE OF CONNECTICUT FOR  
EIGHT YEARS AND THREE MONTHS, ENDING SEPT. 30, 1896.—CONT'D.**

	<b>29</b> State Board of Charities.	<b>30</b> Taxes Refunded.	<b>31</b> Pharmacy Commission.	<b>32</b> Special Com- missions.	<b>33</b> Bureau of Labor Statistics.	<b>34</b> Inspector of Factories.	<b>35</b> Separating Grade Crossings.
1888	\$2,295 04	\$70 40	\$979 10	\$17,351 50	\$6,951 92	\$2,568 92	.....
1889	2,030 23	.....	1,014 40	13,054 90	7,135 89	2,081 88	.....
1890	2,290 41	255 50	1,069 97	23,076 80	9,679 10	2,480 71	.....
1891	2,755 27	239 95	1,064 75	25,577 25	8,323 26	2,735 17	.....
1892*	2,086 41	407 95	1,010 00	4,824 27	11,560 11	3,700 21	\$47,248 84
1893	576 54	2,326 28	1,078 30	84,901 08	9,838 85	2,087 55	26,028 80
1894	4,123 19	735 11	1,403 25	9,108 57	6,834 39	5,303 35	6,217 93
1895	2,858 73	54 00	1,375 73	13,660 85	8,168 42	4,996 97	21,933 52

	<b>36</b> Hartford Bridge Com- mission.	<b>37</b> School Fund.	<b>38</b> County Health Officers.	<b>39</b> State Re- formatory.	<b>40</b> State Board of Highway Commis- sioners.	Total, not in- cluding in- terest paid on State Bonds.
1888	.....	.....	.....	.....	.....	\$1,534,339 72
1889	.....	.....	.....	.....	.....	1,511,430 61
1890	.....	\$14,966 63	.....	.....	.....	1,767,965 92
1891	.....	10,649 99	.....	.....	.....	1,435,509 03
1892*	.....	4,166 64	.....	.....	.....	1,793,201 00
1893	\$1,267 99	11,632 84	.....	.....	.....	2,233,514 95
1894	5,107 93	15,805 65	\$7,500 40	.....	.....	1,918,677 55
1895	9,900 33	15,886 91	8,499 29	\$189 92	\$1,984 47	2,108,116 63

\* For one year and three months from July 1, 1891, to October 1, 1892, caused by change of fiscal year, from June 30th to September 30th.









# ANNUAL REPORT

IN RELATION TO THE

## Criminal Business of the Courts

OF THE

STATE OF CONNECTICUT,

FOR THE

Year Ending July 1, 1895,

AS SHOWN BY THE RETURNS OF THE STATE ATTORNEYS.

COMPILED BY THE COMPTROLLER.

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*PRINTED BY ORDER OF THE LEGISLATURE.*

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HARTFORD:  
PRESS OF WATERMAN & WRIGHT.  
1895.



# State of Connecticut.

## STATE OF CONNECTICUT,

COMPTROLLER'S OFFICE, HARTFORD, December 4, 1895.

*To His Excellency, the Governor:*

Complying with the statute, I herewith submit the annual reports of the state attorneys, concerning the criminal business of the courts for the year ending July 1, 1895. Whole number of prosecutions for different crimes, thirteen hundred and five (1,305), an increase of one hundred and one (101), as compared with the preceding year. Total number of cases disposed of, eighteen hundred and thirty-three (1,833), a decrease of one hundred and thirty-two (132). The total number of convictions, one hundred and sixty-five (165), a decrease of thirteen (13). The amount of forfeited bonds reported, is twenty thousand three hundred and seventy-eight (20,378) dollars, an increase of nine thousand, six hundred fifty-two and fifty one-hundredths (9,652.50) dollars.

Respectfully submitted,

BENJ. P. MEAD,

*Comptroller.*



# REPORTS OF THE STATE ATTORNEYS.

*To the Comptroller:*

SIR — Herewith I send you a statement of the business of this office for the year ending July 1, 1895:

Total number of cases disposed of during the year, . . .	239
Number of terms they were in court—196 for 1 term; 33 for 2 terms; 5 for 3 terms; 2 for 4 terms; 1 for 5 terms; 1 for 6 terms; 1 for 8 terms.	
Total number of trials, and their results, . . . . .	17
Number of convictions, . . . . .	12
Number of acquittals, . . . . .	2
Number of cases in which there was disagreement of jury, . . . . .	5
Number of pleas of guilty, . . . . .	127
Bond forfeited:	
Number, . . . . .	none
Amount, . . . . .	none
Number of <i>nolles</i> absolute, . . . . .	86
Number of <i>nolles</i> upon terms, . . . . .	8
Number of original informations, . . . . .	96
Appealed cases, and their disposition by verdict: . . .	144
Number by verdict, . . . . .	3
Number of pleas of guilty, . . . . .	44
Number of <i>nolles</i> absolute, . . . . .	65
*Number disposed of upon payment or part payment of fine below and cost, . . . . .	10
Whole number of prosecutions for different crimes. . .	239
Number of second convictions for the same crime, . .	none
Number of third convictions for the same crime, . . .	1

ARTHUR F. EGGLESTON,

*State's Attorney for Hartford County.*

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\*22 Vacated appeals.

## NEW HAVEN COUNTY.

*To the Comptroller:*

SIR — Herewith I send you a statement of the business of this office for the year ending July 1, 1895:

Total number of cases disposed of during the year, . . . 208  
 Number of terms they were in court — 1 for 37 terms; 1 for 34 terms; 2  
 for 6 terms; 6 for 4 terms; 4 for 3 terms; 14 for 2 terms; 180 for  
 1 term.

Total number of trials, and their results:

Number of convictions, . . . . . 18  
 Number of acquittals, . . . . . 13  
 Number of cases in which there was disagreement of  
 jury, . . . . . 3

Number of pleas of guilty, . . . . . 75

Bonds forfeited:

Number, . . . . . 13  
 Amount, . . . . . \$3,650

Number of *nolles* absolute, . . . . . 52

Number of *nolles* upon terms, . . . . . 8

Number of original informations, . . . . . 171

Appealed cases and their disposition by verdict:

Number by verdict, . . . . . none  
 Number of pleas of guilty, . . . . . none  
 Number of *nolles* absolute, . . . . . none  
 Number disposed of upon payment or part payment of  
 fine below and cost; . . . . . none

Whole number of prosecutions for different crimes, . . . 234

Number of second convictions for the same crime, . . . none

Number of third convictions for the same crime, . . . none

TILTON E. DOOLITTLE,

*State's Attorney for New Haven County.*

*To the Comptroller:*

SIR — Herewith I send you a statement of the business of this office for the year ending July 1, 1895:

Total number of cases disposed of during the year, . . . 54

Number of terms they were in court —



## Total number of trials, and their results:

Number of convictions, . . . . .	2
Number of acquittals, . . . . .	1
Number of cases in which there was disagreement of jury, . . . . .	none
Number of pleas of guilty, . . . . .	16
Bonds forfeited:	
Number, . . . . .	1
Amount, . . . . .	\$2,500
Number of <i>nolles</i> absolute, . . . . .	34
Number of <i>nolles</i> upon terms, . . . . .	none
Number of original informations, . . . . .	54

## Appealed cases and their disposition by verdict:

Number by verdict, . . . . .	no appealed cases
Number of pleas of guilty, . . . . .	no appealed cases
Number of <i>nolles</i> absolute, . . . . .	no appealed cases
Number disposed of upon payment or part payment of fine below and cost, . . . . .	no appealed cases
Whole number of prosecutions for different crimes, . . . . .	not given
Number of second convictions for the same crime, . . . . .	not given
Number of third convictions for the same crime, . . . . .	not given

GEORGE E. TERRY,

*Assistant State's Attorney, New Haven County, Waterbury, Conn.**To the Comptroller:*

SIR — Herewith I send you a statement of the business of this office for the year ending July 1, 1895:

Total number of cases disposed of during the year, . . . . .	226
Number of terms they were in court — 94 for 1 term; 92 for 2 terms; 28 for 3 terms; 8 for 4 terms; 1 for 5 terms; 2 for 6 terms; 1 for 12 terms.	

## Total number of trials, and their results:

Number of convictions, . . . . .	24
Number of acquittals, . . . . .	11
Number of cases in which there was disagreement of jury, . . . . .	2
Number of pleas of guilty, . . . . .	56
Bonds forfeited:	
Number, . . . . .	24
Amount, . . . . .	\$2,650

Number of <i>nolles</i> absolute, . . . . .	72
Number of <i>nolles</i> upon terms, . . . . .	30
Number of original informations, . . . . .	none
Appealed cases and their disposition by verdict:	
Number by verdict, . . . . .	35
Number of pleas of guilty, . . . . .	56
Number of <i>nolles</i> absolute, . . . . .	72
Number disposed of upon payment or part payment of fine below and cost, . . . . .	30
Whole number of prosecution for different crimes, . . . . .	241
Number of second convictions for the same crime, . . . . .	none
Number of third convictions for the same crime, . . . . .	none

I desire to report that the law passed at the January Session, 1895, of the General Assembly with reference to manner of choosing jurors, has greatly improved the condition of affairs with reference to enforcement of laws and punishment of crime.

GEORGE M. GUNN,

*Prosecuting Attorney, Court of Common Pleas for New Haven County.*

*To the Comptroller:*

SIR — Herewith I send you a statement of the business of this office for the year ending July 1, 1895:

Total number of cases disposed of during the year, . . . . .	164
Number of terms they were in court — 109 for 1 term; 38 for 2 terms; 10 for 3 terms; 2 for 4 terms; 3 for 5 terms; 1 for 6 terms; 1 for 7 terms.	
Total number of trials, and their results:	
Number of convictions, . . . . .	20
Number of acquittals, . . . . .	11
Number of cases in which there was disagreement of jury, . . . . .	1
Number of pleas of guilty, . . . . .	12
Bonds forfeited:	
Number, . . . . .	13
Amount, . . . . .	\$2,700
Number of <i>nolles</i> absolute, . . . . .	55
Number of <i>nolles</i> upon terms, . . . . .	48
Number of original informations, . . . . .	17
Number of cases erased from docket by order of court, . . . . .	4
Appealed cases and their disposition by verdict:	
Number by verdict, . . . . .	31
Number of pleas of guilty, . . . . .	12

Number of <i>nolles</i> absolute, . . . . .	55
Number disposed of upon payment or part payment of fine below and costs, . . . . .	48
Whole number of prosecutions for different crimes. . . . .	164
Number of second convictions for the same crime, . . . . .	none
Number of third convictions for the same crime, . . . . .	none

JOHN P. KELLOGG,

*Prosecuting Attorney, District Court of Waterbury.*

## NEW LONDON COUNTY.

*To the Comptroller :*

SIR — Herewith I send you a statement of the business of this office for the year ending July 1, 1895:

Total number of cases disposed of during the year, . . . . .	132
Number of terms they were in court — 128 for 1 term; 3 for 2 terms; 1 for 3 terms; 4 continued to next term.	

Total number of trials, and their results:

Number of convictions, . . . . .	16
Number of acquittals, . . . . .	4
Number of cases in which there was disagreement of jury, subsequently convicted, . . . . .	1
Number of pleas of guilty, . . . . .	36

Bonds forfeited:

Number, . . . . .	3
Amount, . . . . .	\$1,200
Number of <i>nolles</i> absolute, . . . . .	30
Number of <i>nolles</i> upon terms, . . . . .	1
Number of original informations, . . . . .	56

\* Appealed cases and their disposition by verdict:

16 convictions, 4 acquittals, 36 pleas of guilty, 3 bonds forfeited, 6 erased from the docket, 33 taxation of costs, 30 *nolles* absolute and 4 continued. Total, 132.

Whole number of prosecutions for different crimes, . . . . .	20
Number of second convictions for the same crime, . . . . .	none
Number of third convictions for the same crime, . . . . .	2

SOLOMON LUCAS,

*State's Attorney for New London County.*

## NEW LONDON COUNTY.

*To the Comptroller:*

SIR — Herewith I send you a statement of the business of this office for the year ending July 1, 1895:

*Total number of cases disposed of during the year, . . .	91
Number of terms they were in court — 60 for 1 term; 23 for 2 terms; 7 for 3 terms; 1 for 4 terms.	
Total number of trials, and their results:	
† Number of convictions, . . . . .	4
Number of acquittals, . . . . .	1
‡ Number of cases in which there was disagreement of jury, . . . . .	1
Number of pleas of guilty, . . . . .	22
Bonds forfeited :	
Number, . . . . .	17
Amount, . . . . .	\$903.00
Number of <i>nolles</i> absolute, . . . . .	none
Number of <i>nolles</i> upon terms, . . . . .	none
Number of original informations, . . . . .	17
Appealed cases, and their disposition by verdict:	
Number by verdict, . . . . .	5
Number of pleas of guilty, . . . . .	22
Number of <i>nolles</i> absolute, . . . . .	21
Number disposed of upon payment or part payment of fine below and cost, . . . . .	19
Whole number of prosecutions for different crimes, . . .	89
Number of second convictions for the same crime, . . .	3
§ Number of cases continued to next term, . . . . .	7

H. A. HULL,

*Prosecuting Attorney for New London County.*

STATE OF CONNECTICUT, { NEW LONDON.  
NEW LONDON COUNTY, }

On this 30th day of July, 1895, personally appeared H. A. Hull and made oath to the above report subscribed to by him before me.

WM. F. M. ROGERS, *Notary Public.*

\*Of these 2 were settled in court below.

†Six other trials begun and plea changed to guilty. One skipped during trial.

‡Case afterwards disposed of by *nolle* on terms.

Of these 8 unconstitutional peddlers law, two witnesses for State fled. Five same parties prosecuted in Superior Court and are now in State Prison.

§Of these one is accounted for as disposed of by verdict of guilty, but is in Supreme Court by appeal.

## FAIRFIELD COUNTY.

*To the Comptroller:*

SIR — Herewith I send you a statement of the business of this office for the year ending July 1, 1895:

Total number of cases disposed of during the year, . . . 178

Number of terms they were in court — 146 for 1 term; 18 for 2 terms; 4 for 4 terms; 2 for 5 terms; 2 for 6 terms; 1 for 7 terms; 1 for 8 terms; 4 for 10 terms.

Total number of trials, and their results:

Number of convictions, . . . . . 12

Number of acquittals, . . . . . 1

Number of cases in which there was disagreement of jury, . . . . . 1

Number of pleas of guilty, . . . . . 65

Bonds forfeited:

Number, . . . . . 2

Amount, . . . . . \$1,800

Number of *nolles* absolute, . . . . . 83

Number of *nolles* upon terms, . . . . . 14

Number of original informations, . . . . . 2

\*Appealed cases and their disposition by verdict:

Number by verdict, . . . . . not given

Number of pleas of guilty, . . . . . not given

Number of *nolles* absolute, . . . . . not given

Number disposed of upon payment or part payment of fine below and costs, . . . . . not given

Whole number of Prosecutions for different crimes, . . . . . not given

Number of second convictions for the same crime, . . . . . not given

Number of third convictions for the same crime, . . . . . not given

SAMUEL FESSENDEN,

*State's Attorney for Fairfield County.*

*To the Comptroller:*

SIR — Herewith I send you a statement of the business of this office for the year ending July 1, 1895:

Total number of cases disposed of during the year, . . . 222

Number of terms they were in court — 120 for 1 term; 38 for 2 terms; 29 for 3 terms; 10 for 4 terms; 12 for 5 terms; 1 for 6 terms; 4 for 7 terms; 2 for 8 terms; 2 for 9 terms; 2 for 10 terms; 2 for 12 terms.

---

\* No appealed cases to Superior Court for Fairfield County.



## Total number of trials, and their results:

Number of convictions, . . . . .	29
Number of acquittals, . . . . .	12
Number of cases in which there was disagreement of jury, . . . . .	5
Number of pleas of guilty, . . . . .	79
Bonds forfeited:	
Number, . . . . .	23
Amount, . . . . .	\$3,475
Number of <i>nolles</i> absolute, . . . . .	55
Number of <i>nolles</i> upon terms, . . . . .	24
Number of original informations, . . . . .	none
*Appealed cases and their disposition by verdict:	
Number by verdict, . . . . .	not given
Number of pleas of guilty, . . . . .	not given
Number of <i>nolles</i> absolute, . . . . .	not given
Number disposed of upon payment or part payment of fine below and cost, . . . . .	not given
Whole number of prosecutions for different crimes, . . . . .	none
Number of second convictions for the same crime, . . . . .	none
Number of third convictions for the same crime, . . . . .	none

WILLIAM B. GLOVER,

*Prosecuting Attorney of the Criminal Court of Common Pleas.*

## WINDHAM COUNTY.

*To the Comptroller:*

SIR — Herewith I send you a statement of the business of this office for the year ending July 1, 1895:

Total number of cases disposed of during the year, . . . . .	90
Number of terms they were in court — 66 for 1 term; 10 for 2 terms; 7 for 3 terms; 2 for 4 terms; 2 for 5 terms; 2 for 6 terms; 1 for 7 terms.	
Total number of trials, and their results:	
Number of convictions, . . . . .	9
Number of acquittals, . . . . .	6
Number of cases in which there was disagreement of jury, . . . . .	2
Number of pleas of guilty, . . . . .	37

---

\*All cases in this court are appealed cases.



## Bonds forfeited:

Number, . . . . .	3
Amount, . . . . .	\$300
Number of <i>nolles</i> absolute, . . . . .	26
Number of <i>nolles</i> upon terms, . . . . .	6
Number of original informations, . . . . .	90
Appealed cases and their disposition by verdict:	
Number by verdict, . . . . .	6
Number of pleas of guilty, . . . . .	6
Number of <i>nolles</i> absolute, . . . . .	17
Number disposed of upon payment or part payment of fine below and cost, . . . . .	5
Whole number of prosecutions for different crimes, . . . . .	94
Number of second convictions for the same crime, . . . . .	none
Number of third convictions for the same crime, . . . . .	none

JOHN L. HUNTER,

*State's Attorney for Windham County.*

## LITCHFIELD COUNTY.

*To the Comptroller :*

SIR — Herewith I send you a statement of the business of this office for the year ending July 1, 1895.

Total number of cases disposed of during the year, . . . . .	126
Number of terms they were in court — 1 for 11 terms; 2 for 6 terms; 1 for 5 terms; 3 for 4 terms; 5 for 3 terms; 15 for 2 terms; 99 for 1 term.	
Total number of trials and their results:	
Number of convictions, . . . . .	8
Number of acquittals, . . . . .	4
Number of cases in which there was disagreement of jury, . . . . .	none
Number of pleas of guilty, . . . . .	33
Bonds forfeited:	
Number, . . . . .	none
Amount, . . . . .	none
Number of <i>nolles</i> absolute, . . . . .	79
Number of <i>nolles</i> upon terms, . . . . .	14
Number of original informations, . . . . .	40

## Appealed cases and their disposition by verdict:

Number by verdict, . . . . .	1
Number of pleas of guilty, . . . . .	none
Number of <i>nolles</i> absolute, . . . . .	14
Number disposed of upon payment or part payment of fine below and cost, . . . . .	9
Whole number of prosecutions for different crimes, . . .	121
Number of second convictions for the same crime, . . .	1
Number of third convictions for the same crime, . . .	1

JAMES HUNTINGTON,

*State's Attorney for Litchfield County.*

WOODBURY, August 3, 1895.

## MIDDLESEX COUNTY.

*To the Comptroller:*

SIR — Herewith I send you a statement of the business of this office for the year ending July 1, 1895.

Total number of cases disposed of during the year, . . .	63
Number of terms they were in court — 53 for 1 term; 7 for 2 terms; 3 for 3 terms.	

## Total number of trials and their results:

Number of convictions, . . . . .	4
Number of acquittals, . . . . .	1
Number of cases in which there was disagreement of jury, . . . . .	2
Number of pleas of guilty, . . . . .	19

## Bonds forfeited:

Number, . . . . .	2
Amount, . . . . .	\$1,000
Number of <i>nolles</i> absolute, . . . . .	20
Number of <i>nolles</i> upon terms, . . . . .	18
Number of original informations, . . . . .	33

## Appealed cases and their disposition by verdict:

Number by verdict, . . . . .	none
Number of pleas of guilty, . . . . .	none
Number of <i>nolles</i> absolute, . . . . .	13
Number disposed of upon payment or part payment of fine below and cost, . . . . .	17
Whole number of prosecutions for different crimes, . . .	63
Number of second convictions for the same crime, . . .	none
Number of third convictions for the same crime, . . .	none

JNO. M. MURDOCH,

*State's Attorney for Middlesex County.*

## TOLLAND COUNTY.

*To the Comptroller :*

SIR — Herewith I send you a statement of the business of this office for the year ending July 1, 1895.

Total number of cases disposed of during the year, . . . 40

Number of terms they were in court — 31 for 1 term; 8 for 2 terms, 1 for 3 terms.

Total number of trials and their results:

Number of convictions, . . . . . 7

Number of acquittals, . . . . . 3

Number of cases in which there was disagreement of jury, . . . . . 1

Number of pleas of guilty, . . . . . 6

Bonds forfeited:

Number, . . . . . 1

Amount, . . . . . \$200

Number of *nolles* absolute, . . . . . 13

Number of *nolles* upon terms, . . . . . 3

Number of original informations, . . . . . 18

\*Appealed cases and their disposition by verdict:

Number by verdict, . . . . . 3

Number of pleas of guilty, . . . . . none

Number of *nolles* absolute, . . . . . 10

Number disposed of upon payment or part payment of fine below and cost, . . . . . 3

Whole number of prosecutions for different crimes, . . . 40

Number of second convictions for the same crime, . . . none

Number of third convictions for the same crime, . . . none

JOEL H. REED,

*State's Attorney for Tolland County.*

\*7 Appeals vacated. 1 Appealed case, in which jury convicted, appealed to Supreme Court, which decided the statute on which conviction was based, unconstitutional.

## SUMMARY.

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The following is a summary of the statements of the attorneys for the several counties of the State as shown by the foregoing returns:

Total number of cases disposed of during the year, . . . . .	1,833
Number of terms they were in court — 1,282 for 1 term; 299 for 2 terms; 100 for 3 terms; 41 for 4 terms; 22 for 5 terms; 13 for 6 terms; 7 for 7 terms; 4 for 8 terms; 2 for 9 terms; 6 for 10 terms; 1 for 11 terms; 3 for 12 terms; 1 for 34 terms; 1 for 37 terms.	
Total number of trials, and their results:	
Number of convictions, . . . . .	165
Number of acquittals, . . . . .	70
Number of cases in which there was disagreement of jury, . . . . .	24
Number of pleas of guilty, . . . . .	583
Bonds forfeited:	
Number, . . . . .	102
Amount, . . . . .	\$20,378
Number of <i>nolles</i> absolute, . . . . .	625
Number of <i>nolles</i> upon terms, . . . . .	174
Number of original informations, . . . . .	594
Appealed cases and their disposition by verdict:	
Number by verdict, . . . . .	84
Number of pleas of guilty, . . . . .	140
Number of <i>nolles</i> absolute, . . . . .	267
Number disposed of upon payment or part payment of fine below and cost, . . . . .	141
Whole number of prosecutions for different crimes, . . . . .	1,305
Number of second convictions for the same crime, . . . . .	4
Number of third convictions for the same crime, . . . . .	4

REPORT  
OF THE  
BANK COMMISSIONERS  
OF THE  
STATE OF CONNECTICUT,  
TO  
THE GOVERNOR,  
JANUARY, 1896.

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PRINTED BY ORDER OF THE LEGISLATURE.

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HARTFORD, CONN.:  
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.  
1896.

BANK COMMISSIONERS.

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EDWARD R. DOYLE, HARTFORD.

SIDNEY W. CROFUT, DANIELSON.



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# State of Connecticut.

## BANK COMMISSIONERS' REPORT.

THE BANKING DEPARTMENT,  
HARTFORD, December 31, 1895.

*To His Excellency, O. VINCENT COFFIN, Governor :*

We have the honor to submit in the following pages the Annual Statements of the Savings Banks, State Banks, and Trust Companies, showing their condition as of October 1, 1895, and our Annual Report in reference thereto.

### SAVINGS BANKS.

The following tabulated statement shows the assets and liabilities as compared with that of the previous year :

#### ASSETS.

	October 1, 1895.	October 1, 1894.	Increase.	Decrease.
Loans on Real Estate, . . . . .	\$57,657,635.50	\$55,296,858.66	\$2,360,881.84	.....
Loans on Collateral Security, . . . .	8,225,120.20	8,575,501.89	.....	\$350,381.69
Loans on Personal Security only, . . .	3,104,023.21	3,043,979.51	60,043.70	.....
Invested in United States Bonds, . . .	1,667,530.10	727,950.10	939,580.00	.....
Invested in State, Town, City, and } Corporation Bonds, }	37,014,750.56	34,661,129.53	2,353,601.03	.....
Invested in Railroad Stocks and Bonds,	29,999,765.77	23,462,855.75	1,536,910.02	.....
Invested in Bank Stocks, . . . . .	6,698,159.73	6,773,661.46	.....	75,501.73
Real Estate owned, including Bank- } ing Houses, }	2,835,882.81	3,064,263.39	.....	228,380.49
Miscellaneous Assets, . . . . .	809,373.89	657,132.87	152,241.02	.....
Cash on hand and in Bank, . . . . .	4,516,304.26	4,757,467.41	.....	241,163.15
Total Assets, . . . . .	\$152,528,576.03	\$146,020,795.48	\$7,403,207.61	\$895,427.06



## LIABILITIES.

	October 1, 1895.	October 1, 1894.	Increase.	Decrease.
Deposits, . . . . .	\$143,159,123.05	\$136,928,858.49	\$6,230,264.56	.....
Surplus, . . . . .	5,873,000.08	5,505,431.78	367,568.30	.....
Interest and Profit and Loss, . . . . .	3,443,674.45	3,439,530.31	4,144.14	.....
Other Liabilities, . . . . .	52,778.45	146,974.90	.....	\$94,196.45
Total Liabilities, . . . . .	\$152,528,576.03	\$146,020,795.48	\$6,601,977.00	.....

These statements show an increase for the past year over the year preceding as follows :

Assets, . . . . .	\$6,507,780.55
Deposits, . . . . .	6,230,264.56
Surplus, . . . . .	367,568.30

Loans on real estate and on personal security have been increased, while loans on collateral security have been decreased. Investments in state, city, and town and railroad bonds have been increased, and in United States bonds have been more than doubled, while investments in bank stocks have been decreased. Real estate owned, including banking houses, has been decreased \$228,380, and miscellaneous assets have been increased. While we regret noticing that personal loans have been increased \$60,043, we are pleased to note that investments in bank stocks have been decreased \$75,501.

The following table is well worth a close scrutiny :

## MISCELLANEOUS ITEMS.

ITEMS.	October 1, 1895.	October 1, 1894.	Increase.	Decrease.
Number depositors having less than \$1,000,	304,666	297,843	6,823	.....
Amount of such deposits, . . . . .	\$59,173,835.34	\$58,179,014.47	\$994,820.87	.....
Depositors having \$1,000 and not over \$2,000,	29,484	27,406	2,078	.....
Amount of such deposits, . . . . .	39,548,149.70	36,480,290.65	3,067,859.05	.....
Depositors having \$2,000 and not over \$10,000,	12,461	11,819	642	.....
Amount of such deposits, . . . . .	42,258,070.73	39,476,156.17	2,781,914.56	.....
Depositors having over \$10,000, . . . . .	147	186	.....	39
Amount of such deposits, . . . . .	2,179,056.78	2,793,397.20	.....	\$614,340.42



## MISCELLANEOUS ITEMS.—CONTINUED.

ITEMS.	October 1, 1895.	October 1, 1894.	Increase.	Decrease.
Total number of depositors, . . . .	346,758	337,254	9,504	.....
Total amount of deposits, . . . .	143,159,123.05	136,928,858.49	6,230,264.56	.....
Largest amount due a single depositor, .	46,963.65	112,271.60	.....	65,307.95
Average amount due depositors, . . .	412.85	461.51	.....	48.66
Number accounts opened during the year,	53,534	47,314	6,220	.....
Number accounts closed during the year,	41,313	45,911	.....	4,598
Income received during the year, . . .	7,488,492.30	7,201,317.46	287,174.84	.....
Dividends declared during the year, .	5,451,233.85	5,293,047.14	158,186.71	.....
Amount deposited, including interest { credited,	33,829,196.64	31,479,257.48	2,349,939.16	.....
Amount withdrawn during the year, .	26,973,732.54	28,526,768.63	.....	1,553,036.09
Amount past-due paper, . . . .	229,655.61	108,028.04	121,627.57	.....
Amount of paper charged off during the } year,	65,455.59	14,872.37	50,583.22	.....
Office expenses, including salaries, . .	393,003.97	376,996.11	16,007.86	.....
Net amount of income from real estate { owned,	68,221.19	76,480.75	.....	8,259.56
Amount of assets yielding no income, .	897,556.50	1,074,779.00	.....	177,222.50
Largest amt. loaned to one individual, } company, society, or corporation,	200,000.00	250,000.00	.....	50,000.00

We find an increase of 9,504 in the number of depositors, 6,823 of whom are among the smaller class.

We observe the number of depositors having over \$10,000 is decreased 39, and the largest amount due a single depositor decreased \$65,307. All these statements are exceedingly gratifying. The items of income and dividends have been increased. Assets yielding no income have been decreased \$177,222, which is very satisfactory, while the amount of past due paper has been increased \$121,627, and charged off paper \$50,583, neither of which statement is quite as satisfactory. Taken in their entirety we think these figures make a very flattering showing and prove the fact that the business of the banks on the whole is being well conducted, and that the people have continued to retain their unbounded confidence in the banks.

The following table shows rates per centum of dividends paid:

Rate per cent. of Dividend.		Amount of Deposits.
1 Bank paid	5 and 4½	\$45,434.00
1 "	4 and 5	2,371,814.64
1 "	4½ and 4	1,662,219.05
1 "	4 and 3½	1,025,834.59
2 "	4 and 3½	3,940,573.77
6 "	4 and 3	17,640,532.33
(The above discriminate in favor of small depositors.)		
2 Banks paid	5	160,524.22
15 "	4½	20,752,271.32
2 "	4½	1,923,115.51
58 "	4	93,636,217.15
		\$143,158,536.58
1 "	0	586.47
Total Deposits,		\$143,159,123.05

Your attention is respectfully called also to the statements found in another part of this report, showing the assets and liabilities in detail, and miscellaneous items of the Savings Banks.

It has not been the uniform policy of former Commissioners to criticise to any extent the methods adopted by some of the banks and to recommend reforms that perchance should obtain in their management, as well as to make suggestions generally with reference to conducting the business of this department. In making the following observations, we may be considered as departing somewhat from the usual custom, but we beg to bring to the attention of your Excellency certain matters which reference to now may result in good being done later.

#### CONDITION OF THE BANKS.

We are pleased to be able to report that nearly every bank is in a healthy condition. It would be strange indeed were there in this regard no exception to the general rule. Owing to no fault perhaps of the management of their present officers, there are a very few banks which will have to be "nursed" along from year to year until they shall have recovered from the bad effects of unprofitable investments

made in the past. Along this line we may say there is no doubt that the banks have quite generally a desire to and do live up to the law in the conduct of their business.

There are, however, a very few banks, we are sorry to report, that have not been conducting their business strictly in accordance to law. We are willing to be charitable in our views regarding this matter, and in most of the instances we have in mind we believe the faults have been owing more to carelessness than anything else. This could not be an excuse altogether acceptable to the Commissioners, however, any more than ignorance of the law could be considered an excuse, and were the infractions overlooked our neglect of duty now might lead to disaster later on. Without going into detail, suffice it to say, it has amazed us to find the shortcomings we have found. We have been obliged to bring the few banks to which we refer to account and have given them an opportunity to mend their ways, which we believe they will do, as well and as quickly as they can.

#### LOANS ON COLLATERAL SECURITY.

We believe this to be an item of assets that should be rigidly enquired into on every examination. The law prescribes specifically the class of securities the banks may invest in permanently, and yet the banks are permitted to loan "not exceeding twenty per cent. of their deposits and surplus in notes secured by pledge of dividend-paying stocks or interest-bearing bonds as collateral security," and some banks do take as security "stuff" which they cannot and would not buy, and which oftentimes is left as a legacy where paper has become doubtful or worthless. To say that the banks should not be permitted to accept as collateral security only such "bonds" as under the law they can buy, would be considered as quite a radical point of view ; or to accept in way of "stocks" nothing but bank stocks (as these are the only stocks the banks are authorized to invest in), would be unwise. But to say that some safer provision should be made than exists we think cannot be disputed. The banks may loan on stocks and bonds if interest paying, no matter what the collaterals may represent. Some may but recently have become interest paying, and may not be again for a long time. This is certainly an anomaly of the law, which should in our judgment be modified.



## LOANS ON PERSONAL SECURITY ONLY.

In the judgment of the Commissioners, savings banks should not be banks of discount. Yet to the extent of twenty-five per centum of their deposits and surplus under the amended law of 1893 are they permitted to loan money "on notes secured by endorsement, guaranty, or joint and several obligation of two or more parties." This method of loaning funds belongs really to the business of a national or state bank or trust company. A few of the savings banks do a large business in this line of paper. This should not be the case, especially in a town or city where there is located a regular bank of discount. Besides it is easy for a bank to become careless and permit a note bearing a date of several years previous to be continued (as has been found to be the case) though the interest may have been kept paid, and not take into consideration the present financial ability of the maker and endorser. To keep interest paid may be more easy for the maker than to pay the principal, and no bank should let a note remain outstanding when it is believed that the maker or endorser is gradually weakening financially.

## STOCKS OF NATIONAL BANKS.

We think the recommendation your Excellency made in your inaugural address in reference to the savings banks investing such a large proportion of their assets in the stocks of national banks, which carry with them a double liability, should be heeded by the next Legislature. During the past year several of the savings banks have met with losses on this class of investments. In our judgment a limit should be fixed as to the proportion a bank may buy of these stocks.

## SURETY BONDS.

It has been found that many surety bonds of treasurers were worthless, either because the bonds were faulty in not containing a continuous form, or because they had expired by the limitation of six years. It has been discovered also that women were sureties. The Commissioners believe the treasurers and employes should secure bonds through the surety companies. And further, they believe the bonds of treasurers should be graded in amount in proportion to the size of the banks.

## A UNIFORM SYSTEM OF BOOK-KEEPING.

It can be said of most of the banks that the system of book-keeping in practice by them is good. Of a few this cannot be said. Were all the banks to adopt one and the same system, it would make the work of the Commissioners more easy, certainly, and there would not be found, as has been the case, so many errors in the annual returns of the banks. Were a uniform system adopted the Commissioners could adopt a formula for examining every bank. A bank should not be suffered to take off a trial balance only four times a year. One should be taken monthly at least, if not oftener. Many of the banks have adopted the rule to strike a balance weekly, or even daily. There is no law by which the Commissioners can enforce the taking off a balance except on their visits, nor prescribing a uniform system of book-keeping.

## ANNUAL STATEMENTS.

The clerical errors made and omissions found in the annual statements, and the apparently careless way many of the banks have in making them out, are the occasion of a great deal of correspondence by the Commissioners. The Commissioners are kept very busy during the last part of the year in closing their examinations and getting the annual statements and their report ready for the printers, and it is hoped that the banks another year will give their statements a closer inspection before mailing them to this department.

## COLLECTIONS OF INTEREST.

To find a few of the banks slow in making collections of interest, is a criticism we cannot overlook. Income is what a bank lives on and makes its dividends to depositors from. To be sure, there are cases of delinquency where it is well enough that a proper amount of discretion should be exercised in granting a little extension of time; but, aside from these, there have been found cases where it has appeared as if collections had been neglected, and we refer to such only. If a treasurer is too slow himself to make collections properly, he should not complain if a Commissioner calls attention to *his* delinquency.

## DEPOSITING SECURITIES FOR SAFE-KEEPING.

In several instances, where their vault and safe accommodations are considered inadequate, the banks deposit their investment securities in some deposit vault in a city. This course is proper in such cases; but it occurs to us there might arise emergencies when these securities should not be out of this state. In other words, we believe it better to use the safe deposit vaults in cities in this state for the purpose named.

## DIVIDENDS.

The narrow margin by which a few of the banks earn a two per centum semi-annual dividend only serves to prove the fact that the day is not distant when the rate of dividend will have to be reduced below the four per centum per annum mark. The reason for this statement is very apparent, for the fact is well known that it is becoming more difficult each succeeding year to make the deposits earn more than five per centum, and in many lines of investments net less than four per centum. Yet, in the face of all this, a few of the banks continue the practice of paying four and one-half to five per centum in dividends instead of less, and banking up surplus. In our opinion this practice is unwise and ought to cease. The poorer class of depositors are looking for safety more than for large returns when they place their hard-earned savings in the hands of the banks. The well-to-do depositors ought to be able to invest their funds themselves without calling on the banks to do it for them. Hence the welfare of the poorer depositors should be kept in mind, and sound and safe investments continued to be made by the banks. We repeat, we believe that a reduction below the four per centum dividend mark is but a question of time, and in this matter the larger and stronger banks should come to the rescue of the smaller and weaker ones in taking, at the proper time, the initiative in declaring a lower rate.

## SAVINGS BANKS OCCUPYING SAME ROOM WITH NATIONAL BANKS, ETC.

We realize that we are touching delicate ground when we criticise the long-established custom of savings banks sharing the same banking room with banks of discount



or private bankers. For obvious reasons, the custom is a dangerous one. While we are not aware and do not for an instant believe, far from it, that any crookedness exists owing to this dual occupancy in several instances, we can see the possible trouble there might arise from it, and in fact we have had one such case during the past year. Neither should a savings bank president or treasurer hold the position of president or cashier of a bank of discount. The law forbids the cashier of the latter holding the position of treasurer of a savings bank having over five hundred thousand dollars in deposits. But it says nothing about a president of a bank of discount, or a private banker in this connection. We submit whether this condition of things is correct on general principles.

#### SURPLUS, INTEREST, AND PROFIT AND LOSS ACCOUNTS.

In our judgment these accounts should be kept separately on the general ledgers of the banks. Each account has its legitimate use and end. Whatever belongs to surplus should be kept there, unless used as much as may be spared in charging off losses. But even then it would be better to keep surplus account intact and use profit and loss account in charging off losses. Interest account ought to show income only and nothing else. We recommend that the banks to which this applies revise these accounts, and keep them separately henceforth.

#### NEW BANKS, ETC., TO REPORT.

Charters have been granted for savings banks, state banks, trust companies, and building and loan associations, and no annual statements have been received by this department. The assumption is these charters are not yet operative. When any such corporation, and investment company as well, gets ready to and does begin business, it should be obliged by law to notify this department, which is not now the case. It certainly cannot be considered part of the duties of the Commissioners to hunt up these chartered concerns to learn whether they have begun doing business.

## RESTRICTIONS ON BOND DEALERS.

In examining the smaller savings institutions scattered throughout the state the Commissioners have been surprised to find that these banks have invested in, and were holding securities not in conformity with the requirements of the statute. It is noticeable that such irregularities on the part of the bank officials are not the result of a deliberate intention to violate the existing law, but is rather to be attributed to ignorance on their part as to the various restrictions the statute places upon the investments held to be legal in the case of savings banks. We would, therefore, recommend that such bond dealers as are found persistently offering for sale to the banks of the state securities which they know these banks are not allowed to buy should be by legislation prohibited from doing business in this state. Such an act would be a protection to such institutions as are not posted in the financial status of the various railroad corporations and municipalities whose bonds are being offered, and would be the means of making the dealers more careful of the line of securities of which they wished to dispose.

## TO PROVIDE FOR LEGAL ADVICE.

In reading over the act of the legislature, from which the Commissioners derive their official powers, one very important omission is manifest which at this time the Commissioners would bring to your Excellency's attention. It is the fact that no provision has been made in the laws for the employment of legal counsel. It is true that as soon as a violation of the banking law comes to the knowledge of the Commissioners the law requires it to be reported to the State's Attorney of the county in which the bank is situated ; but there often arise occasions when the Commissioners have to pass upon the validity of investments whose titles only a lawyer can successfully search. We think that it would be advisable in the interests of depositors that counsel should put their seal of approval on these from a legal and technical standpoint. The Commissioners, therefore, have to suggest that the present law be so amended as to make provision for the employment of counsel when in the opinion of the Commissioners it shall be deemed necessary.

## REQUEST FOR CLERICAL HELP.

The Commissioners have had to contend with one patent fact all through the incessant and continuous rounds of examinations. It is admitted that even were every working-day devoted to the duty of examination there are not sufficient days in a year for a thorough, minute, and careful investigation of the numerous institutions now under their supervision. But in addition to all this it must not be forgotten that time—and in the course of a year quite a considerable amount of time—must of necessity be consumed in the clerical work of compiling and systematizing the various details which have been drawn off from each bank as it was examined. The Commissioners therefore most earnestly represent the urgent need in which the department stands of immediate efficient clerical assistance. At present this department has no office staff, the Commissioners doing all their own correspondence, which in itself, as the records will show, is no light work, but they are obliged to keep written up in detail quite an extensive set of figures in connection with each bank they examine. To put this department in complete working order, so that the Commissioners shall henceforth devote themselves entirely and solely to the specific duty of bank and other examinations, it is necessary that your Excellency provide them with competent clerks, and they therefore request that each Commissioner be supplied with one whose duty it shall be to relieve him of most of the clerical work each now performs, and who shall carry on the correspondence of the department under the direction of the Commissioners. With this extra assistance the Commissioners are of the opinion that the work of the department will be much facilitated, and they will have an opportunity of covering the field in a manner satisfactory alike to themselves and the public.

## APPRAISERS.

It seems to us that the law concerning appraisers for loans on real estate might be improved upon, notwithstanding it was amended so recently as 1893. There has come to light within the past few months at least one instance where it looked as if the appraisers had largely overestimated the values of the properties loaned upon. In our judgment, the appraisers should be sworn officers and paid for the performance of their duties. Opinions of men



differ, we are aware, as to the estimates of value of real estate. Possibly if our views were carried into effect, more conservative estimates of value would be made hereafter.

#### INJUNCTIONS.

In certain emergencies, further than the statutes now provide for, the Commissioners should possess the power, under an injunction obtained, to restrain a bank from paying out moneys. Perhaps we may be in error, however, in taking this view ; but we think we are not. The amendment of 1889 to Section 1830 was supposed to have been made for this purpose. But recently it has been construed by high authority to mean that pending only the appointment of a receiver can the Commissioners secure an injunction.

#### PEOPLES' — MIDDLETOWN.

This bank has taken no deposits for a long time. The largest deposit on its books is about twenty dollars ; the smallest, six cents. Some of the deposits are of twenty years' standing and yet have not been reported to the comptroller in accordance with Section 1818 of the General Statutes. No meetings of the trustees have been held for several years. There is apparently no use for this bank, and the Commissioners are taking steps to have its affairs legally wound up.

#### AS TO NUMBER OF EXAMINATIONS.

The Commissioners are of the opinion that almost all the savings banks do not need an examination oftener than once during a year ; but there are a few which should have two visits, or even more. One thorough and exhaustive examination, without hurrying, in which not only to count all the money and stocks and bonds, but to examine carefully the notes given for real estate loans, the notes on personal security only, the notes with collateral pledged thereon, and the dividend, expense, premium, foreclosed real estate, and other accounts found on the general ledger, we say, one such examination of the condition of almost all the savings banks would, in our judgment, be sufficient to make in any one year. Where hours have been given

heretofore to our larger banks, days could be spent profitably hereafter.

There are a few banks which need attention more or less throughout the year ; cases where suggestions have been made, or criticism passed, that need a "following up" to see that the demands of the Commissioners are complied with.

There is a weak feature about making an examination of any savings bank, which we do not know how may be overcome altogether, and it is this : an examiner cannot tell whether the deposit account is correct or not. There is but one way to prove the account, which is to call in all the pass books and make a comparison with each individual account.

This would be a physical impossibility for the examiners to do and attend to the duties of their appointment. Besides it would be a delicate matter for the banks to handle. But were there a law enacted directing the banks to call in the pass books, say, once during a period of three or five years, and this department empowered to employ a clerk to visit every bank and take off, on books provided for the purpose and held in possession of the department, trial balances of the depositors' accounts on all the deposit ledgers of the banks and see if results agree with the entries made on the general ledgers — it would be a wise provision. And the suspicions of the depositors could not then be aroused that there was anything wrong with the banks. As the matter stands we have to take this important account as correct on "faith."

#### THE COMMISSION.

It is the opinion of the Commissioners that this department has not been managed and is not organized on business principles. To attend properly to the duties of the office the Commission should be organized for the utmost efficiency, which is not now the case. The two Commissioners have equal powers granted and duties to perform under the laws. They should not be called on to spend as much time on clerical work as has been their experience in the past, when other pressing and more important matters have needed their attention. No two men, devoting their entire time, working a reasonable number of hours daily, can begin to perform the duties of this department as they

should be performed, particularly now as the office of deputy commissioner has been abolished, and the examinations of the investment companies and building and loan associations have been added to the labor of the Commissioners. Besides, the banks are yearly increasing their assets, which necessarily increases the amount of clerical work to be done by the Commissioners, and as a consequence it takes more time to examine them now than it has formerly. Hence it must be quite evident to your Excellency, and we think will be, on reflection, to the General Assembly, that the duties of the Board are becoming so many and onerous that it is a physical impossibility for its members, by joint action, to make a thorough investigation of all the institutions committed to their care. Whether the law, as it now stands upon the statute book, contemplates a joint investigation of each institution by both members of the Board or not, experience shows that such a construction cannot be given to the statute practically. We beg to submit, would it not be well to add a third member to the Commission, and allow the members of the Board to make an organization and a distribution of the statutory duties imposed upon the Commission, with such limitations as to the distribution of duties as may be consistent with public interest? Besides, there is no provision under the law for clerical help which we consider is necessary to have whether there be two Commissioners or a Board of three. We believe the banks would prefer an organized Commission, having an open office at the Capitol and furnished with all the facilities that are necessary and required in looking closely after the large financial interests that come under the supervision of this department. We believe, also, that the banks would be only too willing to contribute a further sum to meet the additional expense.

#### THE DIME OF WILLIMANTIC

The former management of this bank has laid itself open to severe criticism. The results of the mismanagement the public already know and hundreds of depositors realize. There is evidence that the bank was "run" in a disgracefully careless and neglectful manner. And it is almost beyond comprehension why the bank had not been called to account a long time before, and the proper remedy applied.



To be sure, losses incurred by the failure of the First National Bank of Willimantic had a great deal to do with the collapse of the Dime ; but it had not all to do with it ; it may have hastened the collapse. The greater part of the bad or doubtful paper of the Dime was neither the stock of the National Bank nor stock of nor certificate of deposit in the Merchants' Loan and Trust Company. It could be but a question of time, were it to continue under such poor management, that the Dime would have to succumb to its logical fate. The bank was reported in June last as having been examined by the retiring Commissioner with the end in view of arranging for a basis of scaling its deposits, owing to the quantity of bad or doubtful paper it had among its assets. The directors voted then to scale to the amount of sixteen per centum of its deposits. A new Commissioner came into office July first. Up to the first part of July the bank had received notifications from depositors of their intention to withdraw their deposits to a sum aggregating \$118,000. In the judgment of the present Commissioners, it seemed unfair and unjust to depositors, whose notices would expire last, and to those who not knowing just what to do had given no notices, that a dollar should be paid until the assets of the bank had been better known by the Commissioners, for fear all would not be treated on a common basis. Notwithstanding that the bank had been examined by the retiring Commissioner in June, the present Commissioners concluded they should possess personal knowledge of the assets before appearing in court to apply for an injunction restraining the bank from paying out its funds. To this end and for this purpose only, the newly appointed Commissioner looked over its condition, it being the first bank under his appointment he had visited. Therefore, having in view the interest of all the depositors, the Commissioners applied for an injunction under the 1889 amendment of Section 1830 of the General Statutes. The law was not construed by the Court as the Commissioners had construed it, and no injunction was obtained. In the examination made by the new Commissioner, the affairs of the bank were found to be in a most unsatisfactory condition. The paper voted to be charged off in June, amounting to \$117,000, had not yet been charged off. Nothing had been done towards providing the funds to meet the notices

of withdrawals, as they were to become due on and from July 22d. The cash was found to be \$4,447 short. Interest to a large extent was not found credited on notes. Minutes of meetings of the board had not been recorded. The treasurer had no surety bond — that was good for anything. And a generally careless and neglectful condition of things existed. There was a strong feeling in the community that the then present management should retire. Owing to this condition of things and state of affairs—from which the present Commissioners had been kept in ignorance, except as to the amount of paper to be charged off—they felt fully and more than justified in seeking for an injunction. The \$4,447 shortage was followed up with alacrity. Its explanation was reasonable though not satisfactory. The treasurer said that the amount had been used to purchase machinery made by the Morrison firm, that the machinery had been sold at an advance, and that the profits of the sale were to accrue to the bank—to make up in a measure what had been lost on the paper of that firm. He said also that the retiring Commissioner was informed as to the transaction. Having been known apparently to others than the treasurer, the using of the money of the bank, though he had no right to use it in this manner, could not be considered as a technical defalcation. But as no entry had been made on the books of the bank, it remains a question, in the light of subsequent events, whether the bank would have gotten out of the transaction any more than the money borrowed to carry it through. The help of the State's Attorney was sought. The treasurer ran away. From the date of his departure to the date the receivers took possession, the cash book and general ledger of the bank had not been seen in the banking office. The assets were examined again on July 20th, and a shrinkage of \$6,500 was found in real estate loans and \$644 in bonds were missing. A day or two previous a check of \$1,000 had been cashed for the treasurer at the Windham National Bank. On the 22d of July the corporators re-organized the management of the bank. The newly-elected president felt forced to and did resign the same day. And at this meeting the Commissioner declined to approve of a second scale, which if voted and approved the new management thought would be the plan to carry out, and have the bank continue. The Commissioner and

State's Attorney took a different view and agreed that the only way out of the dilemma was to put the concern into the hands of receivers. In due time an action was begun to this end. It was combatted by the new board of directors from the first and their attorney fought against it to the last moment. But immediately at the close of the hearing, the court promptly decided the bank was insolvent and two Receivers were at once appointed.

Not too much can be said in commendation of the active part the State's Attorney — the Hon. John L. Hunter — took in the case. Working day and night by the side of the Commissioner, Mr. Hunter co-operated with him in every respect, showing promptness and vigor, fearlessness and ability.

To return now to the figures alluded to above. The total amount the board of directors voted to charge off in June as bad or doubtful paper was \$117,273. Not more perhaps than \$50,378, of this had become bad or doubtful through the failure of the First National Bank. The balance, \$66,894, was an accumulation of paper which had become bad prior thereto, the makers of almost all of which being local parties. With a surplus of \$20,000, it would therefore appear the Dime had been really insolvent by some \$47,000 for months prior to July 1st, last. Besides, after the final crash came an additional batch of bad or doubtful paper was determined, aggregating \$21,199 — which was already in the bank in June, and which added to the \$47,000 would make the bank insolvent at that time by \$68,000, regardless of the \$50,000 made bad by the failure of the National Bank. All but this \$21,000, had been provided for in the scale. But in making a statement with which to appear in court, the Commissioner showed conclusively the insolvency of the bank with the \$21,000 alluded to above, together with the shrinkage in assets on July 20th, of \$7,144.

There having been found sufficient irregularity to put the bank into insolvency, and to condemn the past management, the Commissioner did not examine into every detail of the bank; indeed, it was not necessary under the circumstances; hence he did not look over the depositors' ledgers at that time. But he did later, and found a strange condition of book-keeping. No interest had been credited to the individual accounts for ten or more years



past. Page after page in blank intervened between accounts that had been opened. Accounts did not agree with many pass books found in the bank. And there could, of course, be no way of determining the liability side of the bank until the pass books had been called in and compared with the individual accounts and both made to agree. The Receivers are having this done, and their report is awaited with curiosity and concern.

#### RECOMMENDATIONS.

We respectfully recommend to your Excellency laws being enacted by the General Assembly, or the present laws amended, to cover the following, to wit:

1. Prohibiting savings banks occupying offices in connection with banks of discount and private bankers.

2. Prohibiting the treasurers of savings banks holding the office of president or cashier of banks of discount or acting as private bankers.

3. Prohibiting savings banks depositing securities for safe keeping in any place located out of this state.

4. Prohibiting savings banks declaring dividends at more than the rate of four per centum per annum, except as provided in the last clause of section 1814 of the General Statutes.

5. Prohibiting savings banks accepting women as sureties on the bonds of officers or employees of the banks.

6. Requiring notice being given to this department at the time any institution that comes under its supervision begins business under a charter that has been or may hereafter be granted.

7. Requiring the savings banks to adopt a uniform system of book-keeping.

8. Requiring the savings banks to call in the pass-books of depositors periodically and to balance the same.

9. Amending the present law in regard to appraisals of real estate loans.

10. Amending the present law in regard to loans made on collateral security.

11. Amending the present law to prohibit the making of loans on personal security when there is a bank of discount or trust company in the same village, borough, or city in which a savings bank is located.

12. Grading the amount of surety bonds of treasurers and other employees proportionately to the size of the banks.

13. Limiting the savings banks in the amount of their investments in bank stocks.

14. Reorganizing this department for greater efficiency to meet its needs.

15. Giving the Commissioners authority to employ legal counsel in matters pertaining to the business of this department.

16. Protecting the banks in the purchase of investment securities offered by dealers.

### STATE BANKS.

There has been no increase in the number of banks during the past year. The amount of their combined capital stock stands the same as it did one year ago, less a reduction of \$100,000 in that of the Connecticut River Banking Co. The amount of surplus remains \$470,000, while the undivided profits have been increased \$37,238, which is a gain of \$26,507 over those of 1894. The deposits have been increased \$597,282. We add below a summary of the assets and liabilities as of October 1, 1895 :

#### ASSETS.

Loans and discounts, . . . . .	\$5,148,408.74
Overdrafts, . . . . .	12,495.99
Stocks, bonds, and mortgages, . . . . .	1,516,817.32
Due from banks and bankers, . . . . .	1,278,952.07
Real estate, furniture, and fixtures, . . . . .	179,750.37
Current expenses, . . . . .	16,230.63
Specie and currency, . . . . .	361,947.63
Checks and cash items, . . . . .	157,476.18
Total assets, . . . . .	\$8,672,078.93

#### LIABILITIES.

Capital, . . . . .	\$2,240,000.00
Surplus, . . . . .	470,000.00
Undivided profits, . . . . .	344,623.87
Dividends unpaid, . . . . .	6,391.50
Deposits, . . . . .	5,091,727.32
Due to banks and bankers, . . . . .	519,336.24
Total liabilities, . . . . .	\$8,672,078.93

## TRUST COMPANIES.

We have to report that no new ones have reported to the department as having begun business during the past year. The Merchants' Loan and Trust Company of Willimantic collapsed in the early part of last year, at the time of the failure of the First National Bank of that city. This trust company was evidently managed in the interests of the national bank and its cashier, who was also treasurer of the company, and left no assets that we are aware of. The nine trust companies show a combined capital of \$1,135,000, and their surplus and undivided profits taken together have been increased \$22,237, and their deposits likewise \$839,275. We append a summary of their assets and liabilities.

ASSETS.	
Loans and discounts, . . . . .	\$4,844,435.24
Overdrafts, . . . . .	14,906.71
Stocks, bonds, and mortgages, . . . . .	1,586,193.22
Due from banks and bankers, . . . . .	938,603.57
Real estate, furniture, and fixtures, . . . . .	369,905.56
Current expenses, . . . . .	21,681.44
Specie and currency, . . . . .	215,766.46
Checks and cash items, . . . . .	84,634.09
Total assets, . . . . .	\$8,076,126.29
LIABILITIES.	
Capital, . . . . .	\$1,135,000.00
Surplus, . . . . .	322,037.86
Undivided profits, . . . . .	452,683.22
Dividends unpaid, . . . . .	1,245.13
Deposits, . . . . .	6,083,550.39
Due to banks and bankers, . . . . .	81,609.69
Total liabilities, . . . . .	\$8,076,126.29

We beg to refer you to the itemized statements in another part of this report showing the assets and liabilities of each state bank and trust company.

We call attention especially to the following in regard to the state banks and trust companies. It seems to be an established custom to make loans occasionally to directors in sums amounting to beyond the five per cent. limit as prescribed under the law, and to take good collateral security in addition, and to make loans to other individuals in excess of the fifteen per cent. limit in like manner.



MISCELLANEOUS ITEMS OF SAVINGS BANKS, OCTOBER 1, 1895.

SAVINGS BANKS.	Number of depositors having less than \$1,000.	Amount of such deposits.	Depositors having \$1,000 and not over \$2,000.	Amount of such deposits.	Depositors having \$2,000 and not over \$10,000.	Amount of such deposits.	Depositors having over \$10,000.	Amount of such deposits.	Total number of depositors.	Total amount of deposits.	Largest amount due to single depositor.	Number of accounts opened during the year.	Number of accounts closed during the year.	Income received during the year.	Dividends declared during the year.	Amount deposited, including interest credited.	Amount withdrawn during the year.	Increase since Oct. 1, 1894.	Decrease since Oct. 1, 1894.	Surplus or Profit and Loss.	Amount of paid-up paper.	Amount of paper charged off during the year.	Rate per cent. of Dividend.	State tax.	Office expenses including salaries.	Net amount of income from real estate owned.	Amount of assets yielding no income.	Are all loans secured by first mortgage?	Largest amount loaned to one individual or corporation.
Berlin Savings Bank, Kensington.	478	\$68,209.01	52	\$74,247.60	20	\$56,472.64	550	\$198,929.45	550	\$4,980.11	46	28	\$12,502.63	\$8,723.79	\$27,126.71	\$24,341.63	\$2,785.08	\$2,227.08	44	per cent	\$368.69	\$68.00	\$114.00	Yes	\$15,000.00				
Bradford Savings Bank.	284	32,554.54	8	11,201.03	202	43,755.57	29	1,085.55	29	1,085.55	92	29	2,375.31	1,331.87	28,692.54	21,066.55	7,085.99	171.05	4		171.05					3,600.00			
Bridgport Savings Bank.	8,959	2,065,005.88	1,208	1,729,979.00	47	145,676.00	10,214	3,940,660.88	10,214	10,000.00	1,483	1,158	200,302.55	164,504.41	860,182.04	643,286.20	216,895.84	9,172.60	44		10,679.52	1,605.25				98,980.00			
Bristol Savings Bank.	4,208	770,126.01	376	503,671.62	131	384,431.42	475	1,662,219.85	475	8,501.11	610	484	90,135.89	89,848.24	316,453.13	72,121.56	8,367.32	5,150.47	44 and 4		3,843.62	2,500.00	4			30,000.00			
Brooklyn Savings Bank.	1,694	413,662.52	206	270,868.33	66	211,853.75	1,966	896,384.60	1,966	7,190.36	200	197	44,488.01	34,813.77	133,430.97	125,063.65	8,367.32	2,033.75	4		2,662.45	222.70	4			25,000.00			
Burritt Savings Bank, New Britain.	529	87,944.63	43	52,727.40	9	22,885.29	581	163,057.32	581	3,641.46	220	101	6,989.23	5,921.26	87,560.16	42,929.51	44,630.65	188.82	44		440.35					15,000.00			
Canaan Savings Bank.	662	116,837.38	38	47,283.97	6	18,889.10	706	181,730.45	706	3,653.69	106	100	7,137.59	6,866.24	55,450.19	48,289.98	7,160.21	244.56	4		311.25	10,955.00				8,420.00			
Chelsea Savings Bank, Norwich.	5,173	1,249,399.23	906	1,218,196.15	630	2,340,432.30	6,738	5,327,001.98	6,738	38,192.90	1,056	753	274,866.43	208,320.23	1,202,919.98	1,026,602.14	176,257.84	12,329.30	4		11,696.40	450.00				150,000.00			
Chester Savings Bank.	755	119,164.03	44	63,265.21	14	41,131.10	813	223,563.39	813	5,516.90	68	39	12,149.66	9,480.20	37,253.12	27,682.72	9,570.40	360.85	44		1,055.35	485.33				1,750.00			
Citizens Savings Bank, Stamford.	3,085	628,055.30	364	466,758.35	187	722,506.10	3,639	1,875,464.16	3,639	16,979.50	661	544	99,150.56	68,391.72	560,018.64	450,615.84	129,402.80	4,336.72	4		6,249.60					40,000.00			
City Savings Bank, Bridgeport.	7,037	1,677,749.49	973	1,373,504.39	151	366,826.01	8,161	3,418,079.89	8,161	8,917.21	1,435	1,241	181,082.55	127,144.89	874,422.26	717,386.66	157,035.60	8,077.33	4 and 3		9,479.87	863.91				65,000.00			
City Savings Bank, Meriden.	3,005	601,874.18	311	140,213.73	139	455,933.19	3,455	1,468,021.10	3,455	9,325.29	435	414	74,826.62	53,523.84	371,606.21	253,713.43	117,892.78	3,293.82	4		3,038.92					26,500.00			
Colchester Savings Bank.	1,031	144,460.26	51	70,491.28	14	61,144.06	1,096	266,101.60	1,096	8,256.80	73	266	15,587.48	10,780.17	70,132.33	122,107.10	5,351.22	1,066.22	4 and 3		3,000.00					10,000.00			
Collinsville Savings Society.	1,372	232,123.87	108	147,371.26	59	204,028.51	1,640	593,857.91	1,640	10,334.27	162	144	33,048.25	25,417.91	107,369.25	92,617.56	14,748.69	1,336.17	4		1,523.02	8.00				16,000.00			
Connecticut Savings Bank, New Haven.	11,892	2,658,222.66	1,447	1,960,096.79	359	1,012,760.79	13,699	5,641,004.70	13,699	10,014.55	3,150	2,705	313,450.20	203,733.30	1,990,304.87	1,714,777.89	275,527.07	18,721.85	4 and 3		12,745.00	3,135.00				55,000.00			
Deep River Savings Bank.	1,904	392,722.42	205	278,706.34	137	513,821.76	2,246	1,185,250.52	2,246	9,996.00	204	114	65,345.76	49,650.93	192,327.99	113,631.04	78,696.95	2,699.39	44		4,387.52	58.14				20,000.00			
Derby Savings Bank, Birmingham.	5,213	997,265.80	556	744,855.55	220	629,663.29	5,989	2,371,814.64	5,989	9,285.12	2,303	1,797	117,599.83	102,216.79	627,568.59	324,035.63	303,532.76	5,172.07	4 and 5		8,534.76	2,000.00				60,000.00			
Dime Savings Bank, Cromwell.	599	57,060.14	24	33,786.23	11	39,723.13	634	130,568.50	634	9,135.29	72	32	7,092.65	4,793.04	37,869.99	43,848.28	5,078.29	183.43	4		575.28					4,900.00			
Dime Savings Bank, Hartford.	6,270	462,328.62	208	256,102.45	49	162,601.47	6,527	871,032.54	6,527	8,268.89	959	668	45,336.74	30,299.26	354,510.66	280,973.43	73,537.43	1,910.87	4		7,737.03					89,000.00			
Dime Savings Bank, Norwich.	5,834	701,842.62	350	460,351.78	171	580,736.30	5	112,460.23	6,360	1,855,390.93	38,104.18	797	846	109,360.23	69,589.22	470,675.34	409,100.65	10,574.69	4,157.80	4		7,099.26	1,185.81				50,000.00		
Dime Savings Bank, Wallingford.	1,840	257,652.91	90	114,502.38	14	37,630.46	1,944	409,785.75	1,944	4,573.25	313	235	21,758.63	14,662.13	153,900.87	128,515.99	25,384.88	880.62	4		2,360.88					25,000.00			
Dime Savings Bank, Waterbury.	9,467	1,491,575.33	526	682,518.70	177	582,030.21	10,171	2,766,297.66	10,171	10,173.42	2,405	1,475	135,729.47	107,975.84	954,071.37	700,309.26	253,762.11	6,149.93	44		6,219.20	463.50				115,000.00			
Essex Savings Bank.	1,692	290,554.07	107	144,151.31	52	183,816.33	1,851	618,521.71	1,851	7,809.82	135	109	34,049.28	24,597.80	82,581.93	73,889.41	8,642.52	3,309.73	4		2,509.47	290.86				5,000.00			
Fairfield County Savings Bank, Norwalk.	1,315	303,741.90	121	159,590.92	59	195,892.94	1,495	659,225.76	1,495	8,626.20	230	192	34,627.72	24,790.51	185,206.67	145,089.39	40,117.28	1,374.44	4		4,196.43	417.27				13,000.00			
Falls Village Savings Bank.	1,299	264,613.95	116	156,677.83	67	218,901.66	1,495	659,225.76	1,495	8,626.20	230	192	34,627.72	24,790.51	185,206.67	145,089.39	40,117.28	1,374.44	4		4,196.43	417.27				13,000.00			
Farmers and Mechanics Sav. Bank, Middletown.	3,379	773,765.45	449	608,616.61	255	912,822.07	4,083	2,293,204.13	4,083	9,883.80	500	447	117,937.43	86,986.56	468,810.25	359,306.45	109,503.80	4,634.63	4		7,971.31	4,123.94				30,000.00			
Farmington Savings Bank.	2,948	741,805.72	609	800,531.00	367	1,379,645.00	3,924	2,921,981.72	3,924	9,000.00	466	287	161,977.10	122,772.97	558,602.45	367,859.86	200,742.59	6,607.32	44		6,453.61	334.05				43,000.00			
Freestone Savings Bank, Portland.	1,106	178,440.00	75	100,135.30	41	127,720.82	1,224	327,444.54	1,224	11,057.18	141	101	22,540.71	12,737.70	108,643.16	76,489.91	27,153.25	809.36	4		2,265.13	45.74				10,000.00			
Greenwich Savings Bank.	743	98,495.88	36	49,798.54	13	32,918.65	792	181,208.07	792	8,214.50	154	122	6,008.74	6,219.23	40,281.47	36,767.01	13,514.46	235.70	3 and 4		2,728.69					13,500.00			
Groton Savings Bank, Mystic.	1,646	322,839.23	140	188,570.29	66	235,240.97	1,762	746,050.49	1,762	9,536.45	132	117	40,028.46	28,253.59	95,998.81	71,440.49	24,558.32	1,632.28	4		1,705.25	663.13				27,000.00			
Guilford Savings Bank.	917	125,868.55	32	38,938.14	4	9,939.56	953	174,646.25	953	2,816.32	185	146	10,156.70	6,309.65	58,346.49	62,636.66	5,709.83	311.56	4		881.59	54.00				4,000.00			
Hingham Savings Bank.	88	6,558.12	3	4,508.49	1	3,723.72	92	14,792.33	92	3,723.72	8	10	1,088.95	616.61	5,242.58	5,517.08	274.50	1,062.29	4		59.68					950.00			
Industrial Savings Bank, Bridgeport.	92	2,960.12				2,960.12	92	2,960.12	92	501.66	25	10	66.06	66.06	2,140.90	504.23	1,636.67	6.76	4										
Jewett City Savings Bank.	1,478	289,405.49	145	196,350.64	78	283,103.12	1,701	768,558.65	1,701	9,801.11	199	202	40,784.07	28,904.52	121,703.12	126,180.79	4,477.67	1,694.88	4		2,461.97	224.00				55,000.00			
Litchfield Savings Society.	2,276	477,915.55	176	256,100.87	105	379,109.52	2,557	1,118,125.94	2,557	9,835.36	203	182	61,918.54	47,640.62	189,546.78	148,288.35	41,258.41	2,307.31	4		2,214.15	488.60				40,000.00			
Mariners Savings Bank, New London.	3,009	611,792.03	385	489,632.74	249	836,494.18	3	30,371.91	3,646	1,968,190.88	10,150.90	537	499	101,315.86	72,725.49	343,124.48	269,756.45	7,662.00	4 and 3		5,466.16	5,407.33	158.34			31,500.00			
Mechanics Savings Bank, Hartford.	6,991	1,409,618.53	726	949,438.78	383	1,081,696.12	8,050	3,440,743.43	8,050	3,363.60	1,260	689	177,288.88	126,405.67	987,621.56	741,180.57	246,440.99	7,372.00	4		9,799.34	3,618.19				50,000.00			
Mechanics Savings Bank, Winsted.	1,996	410,165.43	240	325,126.73	76	227,299.79	2,312	963,591.95	2,312	7,160.77	288	224	49,976.94	36,763.75	245,326.54	225,327.36	20,009.18	2,210.52	4		2,306.70	276.62				30,000.00			
Mechanics and Farmers Sav. Bank, Bridgeport.	4,039	691,847.03	373	489,667.25	209	295,662.26	4,620	1,477,176.54	4,620	5,735.65	1,259	732	75,611.53	53,399.56	482,536.45	346,696.92	135,839.53	3,294.64	4		6,148.61	186.60				20,000.00			
Meriden Savings Bank.	6,827	1,152,422.50	525	699,693.62	273	857,806.38	1	10,084.13	7,626	2,720,006.63	10,084.13	1,067	888	136,424.22	100,686.69	645,196.36	466,278.27	178,918.09	6,145.37	4		7,036.85	1,358.25				30,000.00		
Middletown Savings Bank.	8,161	2,033,937.10	966	1,328,159.00	701	2,742,561.00	6	61,200.00	9,834	6,165,857.10	10,200.00	878	839	324,522.32	234,281.37	1,024,338.63													





We note that amounts on deposit in New York and Boston banks have heretofore been passed as going to the credit of the ten per cent. reserve, which the statute prescribes shall always be kept in the banking office. In the matter of the loans the law does not take into consideration the pledge of collaterals. It would appear a hardship that, when in an emergency a director or other individual is obliged to raise a sum exceeding these limits, he cannot be permitted to borrow in excess on quick collateral. And right here is where the banks and trust companies are confronted by the law. It seems to us then in fairness to the institution and the borrower that it might be well to enforce the law, so that if there is really anything obnoxious to public interest in regard to it, relief may be sought through the General Assembly. As to the matter of these institutions technically falling short of the ten per cent. reserve — this also should be given consideration.

In some few instances we wish we might find a better class of collaterals pledged for demand loans. There is no law, but in our judgment there should be, restricting the state banks and trust companies in the class of stocks or bonds that may be acceptable to the Commissioners as pledges for loans.

If this last statement applies with any force to the savings banks, it seems to us it should also apply to the state banks and trust companies. We think the surplus fund and undivided profits accounts should be kept separately, and the same reference applies to them as it does regarding the surplus, interest, and profit and loss accounts of the savings banks. The question has arisen whether a trust company is a "bank." Technically, perhaps, it may not be; practically, we think it is. It may be well, in order to avoid any misunderstanding later, to have this settled by legislative enactment.

Respectfully submitted.

EDWARD R. DOYLE,

SIDNEY W. CROFUT,

*Bank Commissioners.*



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# REPORTS OF SAVINGS BANKS.

October 1, 1895.

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## BERLIN SAVINGS BANK, KENSINGTON.

WILLIS H. UPSON, Treasurer.

INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$167,425.59	Whole Amount of Deposits, \$198,929.45	
Loans on Personal Sec'y only, . . .	6,375.00	Surplus Account, . . .	21,159.29
Town Orders, . . .	18,000.00	Interest Account, . . .	5,686.11
Bank Stocks in Connecticut, . . .	24,846.00		
Bank Stocks in other States, . . .	3,600.00		
Real Estate by Foreclosure, . . .	700.00		
Banking House Safe, . . .	600.00		
Expense Account, . . .	768.70		
Cash in Bank, . . .	2,938.51		
Cash on hand, . . .	521.05		
Total Assets, . . .	\$225,774.85	Total Liabilities, . . .	\$225,774.85

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDERS,	.....	\$18,000.00	.....
BANK STOCKS.			
35 shares City Bank, Hartford, \$	3,500.00	3,500.00	3,500.00
8 " Farmers and Mechanics Nat'l, "	800.00	800.00	880.00
10 " First National, "	1,000.00	1,000.00	1,100.00
1 " American " "	50.00	50.00	60.00
24 " Phoenix " "	2,400.00	2,400.00	2,688.00
7 " National Exchange, "	350.00	350.00	420.00
33 " Conn. River Banking Co., "	990.00	1,485.00	1,287.00
14 " Conn. Trust & Safe Dep't Co., "	1,400.00	1,386.00	2,440.00
10 " Hartford Trust Co., "	1,000.00	1,000.00	1,400.00
3 " Middlesex County Nat., Middletown,	300.00	300.00	309.00
13 " Middletown National, "	975.00	975.00	1,417.00
17 " Southington " Southington,	1,700.00	1,700.00	1,785.00
30 " Nat. B'k of Commerce, New London,	3,000.00	3,000.00	3,540.00
25 " Thames National, Norwich, .	2,500.00	2,500.00	2,500.00
12 " First " Meriden, .	1,200.00	1,200.00	1,260.00
30 " Home " "	3,000.00	3,200.00	3,600.00
12 " Merchants Ex. Nat'l, New York,	600.00	600.00	702.00
10 " American National, "	1,000.00	1,000.00	1,550.00
20 " Fourth " "	2,000.00	2,000.00	3,900.00
Total, . . . . . \$	27,765.00	28,446.00	34,338.00

## BERLIN SAVINGS BANK, KENSINGTON.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	478; total amount,	\$68,209.01
2	Number of depositors having \$1,000 and not over \$2,000,	52; total amount,	74,247.80
3	Number of depositors having over \$2,000 and not over \$10,000,	20; total amount,	56,472.64
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	550; total deposits,	\$198,929.45
6	Largest amount due a single depositor,		4,980.11
7	Number of accounts opened during the year, 46; number closed, 28.		
8	Amount of income received during the year,		12,502.63
9	Amount of dividends declared during the year,		8,723.79
10	Amount deposited, including interest credited, the past year,		27,126.71
11	Amount withdrawn during the year,		24,341.63
12	Increase of deposits the past year,		2,785.08
13	Amount carried to surplus or profit and loss during the year,		2,227.08
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, January and July.		
17	State tax during the past year,		368.69
18	Total office expenses the past year, including salaries,		688.00
19	Net amount of income during the year from real estate owned,		114.00
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		15,000.00
23	Date of annual meeting for choice of officers, third Wednesday in July.		

OFFICERS.—President, William Bulkeley; Treasurer, Willis H. Upson; Directors or Trustees, William Bulkeley, Edward Alling, Henry E. Savage, Theron Upson, Charles H. Risley, Frank L. Wilcox, W. H. Upson.

## BRANFORD SAVINGS BANK.

WALTER FOOTE, Treasurer.

INCORPORATED, 1889.

## STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$36,855.00	Whole Amount of Deposits, \$43,755.57	
Loans on Personal Sec. only, . . .	275.00	Surplus Account, . . .	1,699.53
Town Notes, . . .	2,500.00	Interest Account, . . .	546.63
Railroad Bonds, . . .	4,391.53		
Expense Account, . . .	11.80		
Cash in Bank, . . .	1,814.32		
Cash on hand, . . .	154.08		
Total Assets, . . .	\$46,001.73	Total Liabilities, . . .	\$46,001.73

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES.	\$ 2,500.00	2,500.00	2,500.00
RAILROAD BONDS.			
Chicago & Northwestern: —			
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	4,000.00	4,391.53	4,336.67

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	284; total amount,	\$32,554.54
2	Number of depositors having \$1,000 and not over \$2,000,	8; total amount,	11,201.03
3	Number of depositors having over \$2,000 and not over \$10,000,	0; total amount,	0
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . .	292; total deposits,	\$43,755.57
6	Largest amount due a single depositor,		1,970.55
7	Number of accounts opened during the year, 92; number closed, 29.		—
8	Amount of income received during the year, . . .		2,375.31
9	Amount of dividends declared during the year, . . .		1,331.87
10	Amount deposited, including interest credited, the past year, . . .		28,692.54
11	Amount withdrawn during the year, . . .		21,006.55
12	Increase of deposits the past year, . . .		7,685.99
13	Amount carried to surplus or profit and loss during the year, . . .		1,085.86
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year, . . .		

## BRANFORD SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

18	Total office expenses the past year, including salaries, . . .	\$171.05
19	Net amount of income during the year from real estate owned, .	None.
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . .	3,600.00
23	Date of annual meeting for choice of officers, July.	

OFFICERS.— President, John Hutchinson; Treasurer, Walter Foote; Directors or Trustees, T. F. Hammer, L. J. Nichols, Daniel O'Brien, William Regan, Henry G. Harrison, Samuel S. Cook, George Linsley, S. V. Osborn, Henry H. Fowler, Alfred E. Hammer.

## BRIDGEPORT SAVINGS BANK.

ALEXANDER HAWLEY, Treasurer.

INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$2,059,607.75	Whole Am't of Deposits, \$3,940,660.88
Loans on Collateral Security, . . 98,600.00	Surplus Account, . . . 150,000.00
United States Bonds, . . . 216,000.00	Interest Account, . . . 83,315.83
Town, City, and Corp. B'ds, . . 887,500.00	Profit and Loss Account, . . 7,878.19
Town, City, and Bor. Notes, . . 2,000.00	Rent Account, . . . 1,038.00
Railroad Bonds, . . . 642,000.00	
Bank Stocks in Connecticut, . . 66,450.00	
Bank Stocks in other States, . . 29,020.00	
Real Estate by Foreclosure, . . 8,254.46	
Banking House, . . . 45,000.00	
Tax Account, State, . . . 4,586.30	
Expense Account, . . . 2,414.00	
Suspense Account, . . . 42.49	
Cash in Bank, . . . 112,814.49	
Cash on hand, . . . 8,603.41	
Total Assets, . . . \$4,182,892.90	Total Liabilities, . . \$4,182,892.90

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1925, Registered, . . . . . \$	200,000.00	216,000.00	244,000.00
TOWN, CITY, AND BOROUGH NOTES.			
Town of Stratford, . . . . .	2,000.00	2,000.00	2,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport Town, . . . . . 4½s, 1900-1910,	39,000.00	39,000.00	40,560.00
“ “ “ “ 4s, 1903-1918,	100,000.00	100,000.00	100,000.00
Fairfield “ “ 4s, 1896-1905,	30,000.00	30,000.00	30,000.00
“ “ “ “ 4s, 1908-1921,	33,000.00	33,000.00	33,000.00
New Haven “ “Q. B.,” 4s, 1902,	25,000.00	25,000.00	25,000.00
Bennington, Vt., Town, 4s, 1896-1900,	42,000.00	42,000.00	42,000.00
Fair Haven, “ “ 4s, 1895-1905,	35,000.00	35,000.00	35,000.00
Ansonia “ “ 4s, 1912,	15,000.00	15,000.00	15,000.00
Stamford “ “ 4s, 1910,	94,000.00	94,000.00	94,000.00
Wallingford Borough, 4s, 1902-1912,	25,000.00	25,000.00	25,000.00
Danbury “ “ 4½s, 1896-1910,	60,000.00	60,000.00	61,200.00
Bridgeport City, . . . . . 5s, 1908,	60,000.00	60,000.00	63,600.00
“ “ “ “ 4s, 1919,	150,000.00	150,000.00	150,000.00
South Norwalk City, 4s, 1900-1910,	12,500.00	12,500.00	12,500.00
Detroit “ “ 4s, 1921,	10,000.00	10,000.00	10,000.00
Denver “ “ 5s, 1901-1906,	10,000.00	10,000.00	10,200.00



## BRIDGEPORT SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.						
St. Paul	City,	4s,	1919,	\$	20,000.00	20,000.00
Minneapolis	"	4s,	1920,		20,000.00	20,000.00
St. Louis	"	5s,	1900,		15,000.00	15,450.00
Columbus	"	4s,	1908,		10,000.00	10,000.00
"	"	4s,	1898,		20,000.00	20,000.00
Cleveland	"	4½s,	1898,		7,000.00	7,000.00
Louisville	"	4s,	1930,		15,000.00	15,000.00
Chicago	"	4s,	1921,		15,000.00	15,000.00
Milwaukee	"	5s,	1903-1907,		15,000.00	15,600.00
Boston	"	4s,	1921,		10,000.00	10,000.00
Total, . . . . .				\$	887,500.00	887,500.00
RAILROAD BONDS.						
New York Central & Hudson River,	7s,	1903,			100,000.00	100,000.00
New York & Harlem,	7s,	1900,			50,000.00	58,500.00
Chicago, Rock Island & Pacific,	6s,	1917,			80,000.00	80,000.00
Illinois Central (Springfield Div.),	8s,	1898,			40,000.00	42,000.00
Chicago, Milwaukee & St. Paul:—						
Prairie Du Chien Division,	8s,	1898,			20,000.00	22,600.00
Dubuque	6s,	1920,			15,000.00	17,250.00
La Crosse & Dav.	5s,	1919,			10,000.00	10,500.00
Chicago & Northwestern:—						
Milwaukee & Madison Division,	6s,	1905,			27,000.00	30,240.00
Chicago & Tomah	6s,	1905,			30,000.00	34,500.00
Chicago & Milwaukee	7s,	1898,			20,000.00	22,000.00
Mil., Lake Shore & West.,	6s,	1925,			10,000.00	12,300.00
Utica & Black River,	4s,	1922,			20,000.00	20,400.00
Syracuse, Binghamton & N. Y.,	7s,	1906,			25,000.00	32,500.00
United New Jersey & Canal Co.,	6s,	1901,			50,000.00	56,000.00
Terre Haute & Indianapolis,	5s,	1925,			30,000.00	33,900.00
New York & Long Branch,	5s,	1931,			20,000.00	22,600.00
Michigan Central,	5s,	1931,			55,000.00	63,250.00
New York, Lackawanna & Western,	6s,	1921,			30,000.00	39,600.00
Albany & Susquehanna,	7s,	1906,			10,000.00	12,800.00
Total, . . . . .				\$	642,000.00	642,000.00
BANK STOCKS.						
20 shares	National Park,	New York,			2,000.00	5,400.00
20 "	Hanover National,	"			2,000.00	6,400.00
26 "	Gallatin	"			1,300.00	4,030.00
140 "	Chatham	"			3,500.00	13,125.00
40 "	American Exchange,	"			4,000.00	6,200.00
51 "	Phoenix National,	"			1,020.00	1,224.00
15 "	Continental	"			1,500.00	1,875.00

BRIDGEPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
66 shares Merchants National, New York, \$	3,300.00	3,300.00	4,620.00
30 " Importers & Traders Nat., "	3,000.00	3,000.00	16,200.00
50 " Nat. Bank of Commerce, "	5,000.00	5,000.00	8,750.00
12 " Shoe and Leather, "	1,200.00	1,200.00	1,320.00
12 " Bank of the State of N. Y., "	1,200.00	1,200.00	1,320.00
30 " Aetna National, Hartford, Conn.,	3,000.00	3,000.00	4,050.00
200 " Conn. " Bridgeport, "	20,000.00	20,000.00	30,000.00
10 " City " " "	1,000.00	1,000.00	1,500.00
150 " First " " "	15,000.00	15,000.00	26,250.00
200 " Pequonnock Nat., " "	20,000.00	20,000.00	30,000.00
149 " Bridgeport " " "	7,450.00	7,450.00	14,155.00
Total, . . . . . \$	95,470.00	95,470.00	176,419.00

MISCELLANEOUS ITEMS.

1 Number of depositors having less than \$1,000,	8,959; total amount, \$2,065,005.88
2 Number of depositors having \$1,000 and not over \$2,000, .	1,208; total amount, 1,729,979.00
3 Number of depositors having over \$2,000 and not over \$10,000, .	47; total amount, 145,676.00
4 Number of depositors having over \$10,000,	0; total amount, 0
5 Total number of depositors, . . . . .	10,214; total deposits, \$3,940,660.88
6 Largest amount due a single depositor, . . . . .	10,000.00
7 Number of accounts opened during the year, 1,483; number closed, 1,158.	
8 Amount of income received during the year, . . . . .	200,302.55
9 Amount of dividends declared during the year, . . . . .	164,504.41
10 Amount deposited, including interest credited, the past year, .	860,182.04
11 Amount withdrawn during the year, . . . . .	643,286.20
12 Increase of deposits the past year, . . . . .	216,895.84
13 Amount carried to surplus or profit and loss during the year, .	None.
14 Amount of paper past due, . . . . .	None.
15 Amount of paper charged off the past year, . . . . .	None.
16 Rate of dividend the last year, 4½ per cent.; when paid, January, 2½ per cent., July, 2 per cent.	
17 State tax during the past year, . . . . .	9,172.60
18 Total office expenses the past year, including salaries, . . . . .	10,679.52
19 Net amount of income during the year from real estate owned, .	1,605.25
20 What assets, if any, yielding no income during the year, . . . .	None.
21 Are all loans upon real estate secured by first mortgage? . . . .	Yes.
22 Largest amount loaned to one individual, company, society, or corporation, . . . . .	98,980.00
23 Date of annual meeting for choice of officers, June.	

OFFICERS.—President, Samuel C. Trubee; Treasurer, Alexander Hawley; Vice-Presidents, Thos. B. DeForest, Edward Sterling; Trustees, Ezekiel Birdsey, Wm. R. Higby, Curtis Thompson, Fredk. B. Hawley, F. N. Benham, Alex. Hawley, L. W. Eaton, Fredk. Trubee, Geo. C. Edwards, Chas. W. Hawley.

## BRISTOL SAVINGS BANK.

MILES LEWIS PECK, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$927,232.00	Whole Amt. of Deposits, \$1,662,219.05
Loans on Collateral Security, 124,442.50	Surplus Account, . . 50,000.00
Loans on Personal Sec'y only, 87,590.00	Profit and Loss Account, . 36,779.07
Town, City, and Corp. B'ds, 243,000.00	
Town, City, and Borough	
Notes and Orders, . . 5,000.00	
School Dist. Notes and Orders, 11,245.00	
Railroad Bonds, . . 151,000.00	
Bank Stocks in Connecticut, 143,400.00	
Real Estate by Foreclosure, 17,180.00	
Banking House, . . 8,000.00	
Cash in Bank, . . 25,593.59	
Cash on hand, . . 5,315.03	
Total Assets, . . \$1,748,998.12	Total Liabilities, . \$1,748,998.12

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDER.			
Plainville, Conn., . . . . . \$	5,000.00	5,000.00	5,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Bristol, Conn., First School District, . .	7,000.00	7,000.00	7,000.00
"    Second " . . . . .	2,400.00	2,400.00	2,400.00
"    Fifth " . . . . .	1,300.00	1,300.00	1,300.00
"    Eighth " . . . . .	45.00	45.00	45.00
Plymouth, Conn., First " . . . . .	500.00	500.00	500.00
Total, . . . . . \$	11,245.00	11,245.00	11,245.00
TOWN, CITY, AND CORPORATION BONDS.			
Bristol, Conn., Town, 4s, 1903, . . . .	12,000.00	12,000.00	12,000.00
Trenton, New Jersey, City, 4s, 1918, . .	8,000.00	8,000.00	8,000.00
Newark, " 4s, 1922, . . . . .	6,000.00	6,000.00	6,000.00
Hoboken, " 4½s, 1912, . . . . .	14,000.00	14,000.00	14,000.00
Louisville, Kentucky, " 6s, 1897, . . . .	2,000.00	2,000.00	2,000.00
"    "    "    7s, 1901, . . . . .	8,000.00	8,000.00	9,000.00
"    "    "    4s, 1923, . . . . .	8,500.00	8,500.00	8,500.00
"    "    "    4s, 1928, . . . . .	5,000.00	5,000.00	5,000.00
"    "    "    6s, 1912, . . . . .	15,000.00	15,000.00	16,500.00
Columbus, Ohio, " 5s, 1901, . . . . .	15,000.00	15,000.00	15,500.00
Toledo, " 4s, 1922, . . . . .	15,000.00	15,000.00	15,000.00

## BRISTOL SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.				
Toledo, Ohio,	City, 4½s, 1914, . . . \$	25,000.00	25,000.00	25,500.00
St. Paul, Minnesota,	" 4s, 1912, . . .	5,000.00	5,000.00	5,000.00
Sioux City, Iowa,	" 4½s, 1917, . . .	15,000.00	15,000.00	15,000.00
" "	" 5s, 1899, . . .	11,000.00	11,000.00	11,000.00
Dubuque, "	" 6s, 1902, . . .	5,000.00	5,000.00	5,000.00
St. Joseph, Missouri,	" 6s, 1903, . . .	13,000.00	13,000.00	13,650.00
Kansas City, "	" 8s, 1896, . . .	2,000.00	2,000.00	2,000.00
" Kansas,	" 6s, 1897-1904, . .	3,000.00	3,000.00	3,000.00
Wichita, "	" 6s, 1899-1900, . .	10,000.00	10,000.00	10,000.00
" "	" 5s, 1910, . . .	15,000.00	15,000.00	15,000.00
Omaha, Nebraska,	" 5s, 1896-1902, . .	12,500.00	12,500.00	12,500.00
" "	" 5s, 1909, . . .	3,000.00	3,000.00	3,150.00
Portland, Oregon,	" 5s, 1922, . . .	15,000.00	15,000.00	15,700.00
Total, . . . . .	\$	243,000.00	243,000.00	248,000.00
RAILROAD BONDS.				
N. Y. Central & Hudson River,	7s, 1903,	10,000.00	10,000.00	12,300.00
C., M. & St. Paul, Mineral Point,	5s, 1910,	20,000.00	20,000.00	21,000.00
" " Chicago & Mil.,	7s, 1903,	5,000.00	5,000.00	6,000.00
" " Chi. & Pac. W'n,	5s, 1921,	10,000.00	10,000.00	11,300.00
" " Dubuque,	6s, 1920,	10,000.00	10,000.00	11,800.00
" " South Western,	6s, 1909,	10,000.00	10,000.00	11,600.00
" " Wis. Valley,	7s, 1909,	10,000.00	10,000.00	12,000.00
Chi. N'western, Mil. & Mad.,	6s, 1905,	5,000.00	5,000.00	5,500.00
" Chicago & Tomah,	6s, 1905,	4,000.00	4,000.00	4,500.00
" Ott., C. F. & St. P.,	5s, 1909,	5,000.00	5,000.00	5,300.00
Evansville & Terre H., Sul. Co. Br.,	5s, 1930,	10,000.00	10,000.00	10,000.00
Sunb'y, Hazelton & Wilkesbarre,	5s, 1928,	15,000.00	15,000.00	15,600.00
St. Paul, Minn. & Manitoba,	6s, 1910,	22,000.00	22,000.00	25,300.00
Staten Island,	4½s, 1943,	5,000.00	5,000.00	5,000.00
Central Ohio,	4½s, 1930,	5,000.00	5,000.00	5,000.00
McKeesport & Belle Vernon,	6s, 1919,	5,000.00	5,000.00	5,800.00
Total, . . . . .	\$	151,000.00	151,000.00	168,000.00
BANK STOCKS.				
120 shares Bristol National,	Bristol,	12,000.00	12,000.00	18,000.00
34 " Hartford "	Hartford,	3,400.00	3,400.00	4,760.00
80 " National Exchange,	"	4,000.00	4,000.00	4,400.00
300 " American National,	"	15,000.00	15,000.00	18,750.00
78 " Charter Oak "	"	7,800.00	7,800.00	7,020.00
24 " Ætna "	"	2,400.00	2,400.00	3,480.00
40 " Farmers & Mech. National,	"	4,000.00	4,000.00	4,500.00
100 " First National,	"	10,000.00	10,000.00	11,000.00
20 " Mercantile "	"	2,000.00	2,000.00	1,600.00



## BRISTOL SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.							
80 shares	Phoenix National,	Hartford,	\$		8,000.00	8,000.00	9,200.00
36 "	City,	"			3,600.00	3,600.00	3,600.00
10 "	State,	"			1,000.00	1,000.00	1,000.00
15 "	National Tradesmen's,	New Haven,			1,500.00	1,500.00	2,100.00
40 "	Yale National,	"			4,000.00	4,000.00	4,680.00
96 "	Merchants	"			4,800.00	4,800.00	4,320.00
25 "	New Britain	New Britain,			2,500.00	2,500.00	3,500.00
100 "	Mechanics	"			10,000.00	10,000.00	12,000.00
50 "	First	Middletown,			5,000.00	5,000.00	5,200.00
12 "	Central	"			900.00	900.00	1,170.00
6 "	First	Meriden,			600.00	600.00	750.00
20 "	Home	"			2,000.00	2,000.00	2,400.00
50 "	Fourth	Waterbury,			5,000.00	5,000.00	6,000.00
130 "	Manufacturers	"			13,000.00	13,000.00	16,250.00
30 "	Danbury	Danbury,			3,000.00	3,000.00	3,000.00
30 "	National Pahquioque,	"			3,000.00	3,000.00	3,300.00
5 "	First National,	Portland,			500.00	500.00	500.00
22 "	Rockville	Rockville,			2,200.00	2,200.00	2,200.00
35 "	Deep River	Deep River,			3,500.00	3,500.00	3,850.00
38 "	First	Wallingford,			3,800.00	3,800.00	4,180.00
24 "	Hartford Trust Co.,	Hartford,			2,400.00	2,400.00	3,360.00
25 "	Conn. T. & S. Dep. Co.,	"			2,500.00	2,500.00	4,000.00
Total, . . . . .					\$ 143,400.00	143,400.00	170,070.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,208; total amount,	\$770,126.01
2	Number of depositors having \$1,000 and not over \$2,000,	376; total amount,	503,671.62
3	Number of depositors having over \$2,000 and not over \$10,000,	131; total amount,	388,421.42
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,715; total deposits,	\$1,662,219.05
6	Largest amount due a single depositor,		8,501.11
7	Number of accounts opened during the year, 610; number closed,	484.	
8	Amount of income received during the year,		90,135.89
9	Amount of dividends declared during the year,		69,848.24
10	Amount deposited, including interest credited, the past year,		388,574.69
11	Amount withdrawn during the year,		316,453.13
12	Increase of deposits the past year,		72,121.56
13	Amount carried to surplus during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.



## BRISTOL SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

16	Rate of dividend the last year, $4\frac{1}{2}$ per cent. on accounts up to \$2,000, 4 per cent. on the excess above \$2,000 on any account; when paid, January 1st and July 1st.	
17	State tax during the past year, . . . . .	\$3,843.62
18	Total office expenses the past year, including salaries, . . . .	5,150.47
19	Net amount of income during the year from real estate owned, . .	629.58
20	What assets, if any, yielding no income during the year, Charter Oak Bank stock, . . . . .	7,800.00
21	Are all loans upon real estate secured by first mortgage? . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	30,000.00
23	Date of annual meeting for choice of officers, third Monday in July.	

OFFICERS.—President, Henry A. Seymour; Treasurer, Miles Lewis Peck; Directors or Trustees, Elbert E. Thorpe, Edward B. Dunbar, Nathan L. Birge, Julius R. Mitchell, Edward N. Pierce, Gad Norton, Lester Goodenough, Dan A. Miller, Judah W. Clark, Hobart A. Warner.

## BROOKLYN SAVINGS BANK.

CLARENCE A. POTTER, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$430,410.00	Whole Amount of Deposits, \$896,384.60	
Loans on Collateral Security, . . .	90,034.00	Surplus Account, . . . . .	24,000.00
Town, City, and Corporation Bonds, . . . . .	120,800.00	Interest Account, . . . . .	7,163.04
Town and County Notes and Orders, . . . . .	30,300.00	Profit and Loss Account, . . . . .	1,845.45
School District Notes and Orders, . . . . .	100.00		
Railroad Bonds, . . . . .	180,000.00		
Bank Stocks in Connecticut, . . . . .	29,750.00		
Real Estate by Foreclosure, . . . . .	21,012.56		
Expense Account, . . . . .	211.85		
Expenses on Real Estate and Taxes, . . . . .	3,500.00		
Cash in Bank, . . . . .	18,852.65		
Cash on hand, . . . . .	4,422.03		
Total Assets, . . . . .	\$929,393.09	Total Liabilities, . . . . .	\$929,393.09

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND COUNTY NOTES AND ORDERS.			
Town of Brooklyn, . . . . . \$	5,500.00	5,500.00	5,500.00
“ Plainfield, . . . . .	14,000.00	14,000.00	14,000.00
“ Canterbury, . . . . .	1,300.00	1,300.00	1,300.00
County of Windham, . . . . .	9,500.00	9,500.00	9,500.00
Totals, . . . . . \$	30,300.00	30,300.00	30,300.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District of Brooklyn, . . . . . \$	100.00	100.00	100.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Meriden, Conn., 4s, 1913, \$	5,000.00	5,000.00	5,325.00
“ Willimantic, Conn., 4s, 1904, . . . . .	10,000.00	10,000.00	10,300.00
“ Bath, Me., 4s, 1921, . . . . .	15,000.00	15,000.00	15,750.00
“ Newark, N. J., 4s, 1922, . . . . .	5,000.00	5,000.00	5,200.00
“ Aurora, Ill., 5s, 1902, . . . . .	5,000.00	5,000.00	5,250.00
“ Duluth, Minn., 4s, 1921, . . . . .	13,000.00	13,000.00	13,390.00

## BROOKLYN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR. VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.						
City of Columbus, Ohio,	4s,	1910,	\$	5,000.00	5,000.00	5,150.00
“ Sioux City, Iowa,	4½s,	1909,		5,000.00	5,000.00	5,300.00
“ Pueblo, Col.,	6s,	1913,		11,000.00	11,000.00	13,420.00
“ Omaha, Neb.,	5s,	1913,		14,000.00	14,000.00	16,800.00
“ “	5s, various,			2,800.00	2,800.00	3,000.00
“ Tacoma, Wash.,	5s,	1913,		15,000.00	15,000.00	15,450.00
Town of Norwalk, Conn.,	4s,	1891–1921,		10,000.00	10,000.00	10,400.00
Wash'tn School Dist., Htfd.,	4s,	1919,		5,000.00	5,000.00	5,250.00
Totals,			\$	120,800.00	120,800.00	129,985.00
RAILROAD BONDS.						
Chicago & Northwestern:—						
Madison Extension,	7s,	1911,	\$	10,000.00	13,000.00	13,500.00
Menominee “	7s,	1911,		20,000.00	26,000.00	27,000.00
Northwestern Union,	7s,	1917,		25,000.00	32,000.00	34,500.00
Ottumwa, C. F. & St. P.,	5s,	1909,		20,000.00	20,000.00	21,600.00
Iowa Division,	4½s,	1902,		5,000.00	5,000.00	5,150.00
Chicago, Milwaukee & St. Paul:—						
Mineral Point Division,	5s,	1910,		10,000.00	10,000.00	10,600.00
Chicago & Pacific “	6s,	1910,		16,000.00	18,000.00	19,040.00
Wisconsin Valley “	7s,	1909,		8,500.00	10,000.00	10,450.00
Shamokin Val. & Pottsville,	7s,	1901,		8,000.00	9,000.00	9,200.00
Evansville & Terre Haute,	5s,	1930,		5,000.00	5,000.00	5,200.00
Sunb'y, Hazleton & Wilkesb.,	5s,	1928,		10,000.00	10,000.00	10,600.00
Staten Island,	4½s,	1943,		22,000.00	22,000.00	22,660.00
Totals,			\$	159,500.00	180,000.00	189,500.00
BANK STOCKS.						
47 shares Windham County Nat.,		Danielson,	\$	4,700.00	4,700.00	4,700.00
10 “ First National,		Killingly,		1,000.00	1,000.00	850.00
40 “ “		Norwich,		4,000.00	4,000.00	4,400.00
50 “ Second “		“		5,000.00	6,000.00	5,000.00
50 “ Thames “		“		5,000.00	6,000.00	7,500.00
25 “ Merchants “		“		2,500.00	2,500.00	2,875.00
10 “ Home “		Meriden.		1,000.00	1,000.00	1,220.00
15 “ First “		“		1,500.00	1,700.00	1,700.00
5 “ Second “		New Haven.		500.00	500.00	850.00
50 “ Merchants “		“		2,500.00	2,350.00	2,350.00
Totals,			\$	27,700.00	29,750.00	31,445.00

## BROOKLYN SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,694; total amount,	\$413,662.52
2	Number of depositors having \$1,000 and not over \$2,000,	206; total amount,	270,868.33
3	Number of depositors having over \$2,000 and not over \$10,000,	66; total amount,	211,853.75
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,966; total deposits,	\$896,384.60
6	Largest amount due a single depositor,		7,190.36
7	Number of accounts opened during the year, 200; number closed, 197.		
8	Amount of income received during the year,		44,488.01
9	Amount of dividends declared during the year,		34,813.77
10	Amount deposited, including interest credited, the past year,		133,430.97
11	Amount withdrawn during the year,		125,063.65
12	Increase of deposits the past year,		8,367.32
13	Amount carried to surplus or profit and loss during the year,		5,078.04
14	Amount of paper past due,		6,000.00
15	Amount of paper charged off the past year,		3,000.00
16	Rate of dividend the last year, 4 per cent.; when paid, March and September.		
17	State tax during the past year,		2,033.75
18	Total office expenses the past year, including salaries,		2,562.45
19	Net amount of income during the year from real estate owned,		222.70
20	What assets, if any, yielding no income during the year? Bank stocks,	4,700.00	
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		25,000.00
23	Date of annual meeting for choice of officers, July.		

OFFICERS.—President, Marvin H. Sanger; Vice-President, John Waldo; Treasurer, C. A. Potter; Directors or Trustees, M. H. Sanger, John Palmer, David Greenslit, Alfred Pray, E. H. Fuller, John Waldo, A. B. Sprague, W. H. Burnham, H. C. Atwood, C. A. Potter.

## THE BURRITT SAVINGS BANK, NEW BRITAIN.

W. E. ATTWOOD, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$100,400.00	Whole Amount of Deposits, . . .	\$163,057.32
Loans on Collateral Security, . . .	13,100.00	Surplus Account, . . .	1,500.00
United States Bonds, . . .	5,730.00	Profit and Loss Account, . . .	296.10
Town, City, and Borough Notes and Orders, . . .	1,500.00		
Railroad Bonds, . . .	6,675.00		
Bank Stocks in Connecticut, . . .	34,686.00		
Cash in Bank, . . .	2,762.42		
Total Assets, . . .	\$164,853.42	Total Liabilities, . . .	\$164,853.42

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1904, Coupon, . . . . . \$	5,000.00	5,730.00	5,800.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Cemetery Committee, Town of New Britain, . . . . .	1,500.00	1,500.00	1,500.00
RAILROAD BONDS.			
Cedar Rapids & Missouri Riv. R.R., 1st Mort., (Guaranteed by Chic. & Nwt'n.), 7s, 1916, . . . . .	5,000.00	6,675.00	6,800.00
BANK STOCKS.			
100 shares Mechanics Nat., New Britain, . . . . .	10,000.00	12,930.00	13,000.00
33 " New Britain Nat., New Britain, . . . . .	3,300.00	5,120.00	5,181.00
50 " Home National, Meriden, . . . . .	5,000.00	6,150.00	5,750.00
22 " First National, Wallingford, . . . . .	2,200.00	2,376.00	2,420.00
20 " Southington National, . . . . .	2,000.00	2,160.00	2,200.00
10 " First National, Waterbury, . . . . .	1,000.00	1,300.00	1,300.00
20 " Bristol National, . . . . .	2,000.00	3,400.00	3,400.00
10 " Aetna National, Hartford, . . . . .	1,000.00	1,250.00	1,450.00
Total, . . . . . \$	26,500.00	34,686.00	34,701.00



## THE BURRITT SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000.	529; total amount,	\$87,944.63
2	Number of depositors having \$1,000 and not over \$2,000.	43; total amount,	52,727.40
3	Number of depositors having over \$2,000 and not over \$10,000.	9; total amount,	22,385.29
4	Number of depositors having over \$10,000.	0; total amount,	0
5	Total number of depositors,	581; total deposits,	\$163,057.32
6	Largest amount due a single depositor,		3,641.46
7	Number of accounts opened during the year, 220; number closed, 101.		
8	Amount of income received during the year,		6,989.23
9	Amount of dividends declared during the year,		5,921.26
10	Amount deposited, including interest credited the past year,		87,560.16
11	Amount withdrawn during the year,		42,929.51
12	Increase of deposits the past year,		44,630.65
13	Amount carried to surplus or profit and loss during the year,		425.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		425.00
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, $2\frac{1}{2}$ Oct. 1, 1894, $2\frac{1}{2}$ April 1, 1895.		
17	State tax during the past year,		188.82
18	Total office expenses the past year, including salaries,		449.35
19	Net amount of income during the year from real estate owned,		None.
20	What assets if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		15,000.00
23	Date of annual meeting for choice of officers, January.		

OFFICERS — L. Hoyt Pease, President; W. E. Attwood, Treasurer; Directors or Trustees, T. B. Wilcox, Charles Peck, R. G. Hibbard, Dennis Riordan, F. L. Hungerford, Fred A. Berg, Ira E. Hicks, Isaac Porter, H. B. Boardman.

## CANAAN SAVINGS BANK.

JOSEPH W. PEET, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$42,968.00	Whole Amount of Deposits, \$	181,730.45
Loans on Collateral Security, . . .	2,825.10	Surplus Account, . . .	6,060.23
Loans on Personal Sec'y only, . . .	15,487.00	Interest Account, . . .	4,140.89
Town, City, and Corp. B'ds, . . .	69,000.00		
Town, City, and Borough Notes and Orders, . . .	3,500.00		
Railroad Bonds, . . .	34,259.11		
Bank Stocks in Connecticut, . . .	3,500.00		
Bank Stocks in other States, . . .	5,097.50		
Expense Account, . . .	555.81		
Fixtures and Furniture, . . .	435.00		
Cash in Bank, . . .	8,602.54		
Cash on hand, . . .	5,701.51		
Total Assets, . . .	\$191,931.57	Total Liabilities, . . .	\$191,931.57

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND OR DERS.			
North Canaan, Conn, . . . . . \$	3,500.00	3,500.00	3,500.00
TOWN, CITY, AND CORPORATION BONDS.			
Danbury, Conn., . . . . . 4s, 1911,	8,000.00	8,000.00	8,400.00
Norwalk, " . . . . . 4s, 1927,	5,000.00	5,000.00	5,250.00
New Haven, " . . . . . 4s, 1897,	2,000.00	2,000.00	2,100.00
Middletown, " . . . . . 3 <sup>65</sup> / <sub>100</sub> s, 1909,	2,000.00	2,000.00	2,100.00
Birmingham, " . . . . . 4s, 1908,	5,000.00	5,000.00	5,250.00
Windham, " . . . . . 3 <sup>1</sup> / <sub>2</sub> s, 1904,	4,000.00	4,000.00	4,200.00
Waterbury, " . . . . . 4s, 1904,	3,000.00	3,000.00	3,150.00
North Canaan, " . . . . . 3 <sup>1</sup> / <sub>2</sub> s, 1901,	30,000.00	30,000.00	30,000.00
Newark, N. J., . . . . . 4s, 1922,	5,000.00	5,000.00	5,250.00
Worcester, Mass., . . . . . 4s, 1938,	5,000.00	5,000.00	5,500.00
Total, . . . . . \$	69,000.00	69,000.00	71,200.00
RAILROAD BONDS.			
New York, New Haven & Hartford, 4s, 1900, \$	2,000.00	2,000.00	2,100.00
New York Central & Hudson River, 7s, 1904,	10,000.00	13,295.00	12,500.00
Chicago, Rock Island & Pacific, 6s, 1915,	10,000.00	12,793.75	13,000.00
New London Northern, 4s, 1910,	4,000.00	4,105.44	4,200.00
Old Colony, 4s, 1938,	2,000.00	2,064.92	2,100.00
Total, . . . . .	28,000.00	34,259.11	33,900.00

## CANAAN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
35 shares National Iron, Falls Village, Conn., \$	3,500.00	3,500.00	4,375.00
10 " Central National, New York,	1,000.00	997.50	1,250.00
10 " Fourth " "	1,000.00	1,000.00	1,800.00
31 " American Exchange Nat., " "	3,100.00	3,100.00	4,960.00
5 " Metropolitan National, " "	0	0	10.00
Total, . . . . . \$	8,600.00	8,597.50	12,395.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	662; total amount,	\$116,357.38
2	Number of depositors having \$1,000 and not over \$2,000, .	38; total amount,	47,283.97
3	Number of depositors having over \$2,000 and not over \$10,000, .	6; total amount,	18,089.10
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . . . .	706; total deposits,	\$181,730.45
6	Largest amount due a single depositor, . . . . .		3,685.69
7	Number of accounts opened during the year, 106; number closed, 100.		
8	Amount of income received during the year, . . . . .		7,137.59
9	Amount of dividends declared during the year, . . . . .		6,866.24
10	Amount deposited, including interest credited, the past year, . . . . .		55,450.19
11	Amount withdrawn during the year, . . . . .		48,269.98
12	Increase of deposits the past year, . . . . .		7,180.21
13	Amount carried to surplus or profit and loss during the year, . . . . .		None.
14	Amount of paper past due, . . . . .		None.
15	Amount of paper charged off the past year, . . . . .		None.
16	Rate of dividend the last year, 4 per cent. ; when paid, April and October.		
17	State tax during the past year, . . . . .		244.56
18	Total office expenses the past year, including salaries, . . . . .		311.25
19	Net amount of income during the year from real estate owned, . . . . .		None.
20	What assets, if any, yielding no income during the year, . . . . .		10,955.00
21	Are all loans upon real estate secured by first mortgage? . . . . .	As far as known.	
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .		3,420.00
23	Date of annual meeting for choice of officers, 2d Tuesday in July.		

OFFICERS.—John B. Reed, President; Joseph W. Peet, Treasurer; Directors or Trustees: Geo. W. Cowdry, Geo. L. Parsons, D. L. Freeman, Jay A. Underwood, George S. Dunning, George S. Fuller.

## CHELSEA SAVINGS BANK, NORWICH.

GEORGE D. COIT, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . \$1,426,843 31	Whole Amt. of Deposits, \$5,327,001.98
Loans on Collateral Security, 633 715.02	Surplus Account, . . 165,000.00
Loans on Personal Sec'y only, 18,000.00	Interest Account, . . 19,410.49
United States Bonds, . 50,000.00	Profit and Loss Account, . 121,171.16
Town, City, and Corp. Bds., 1,574,422 50	Rent Account, . . . 1.50
Town, City, and Borough Notes and Orders, . . 51,023.00	
Railroad Bonds, . . . 1,546,000.00	
Bank Stocks in Connecticut, 15,000.00	
Bank Stocks in other States, 93,300.00	
Real Estate by Foreclosure, 37,884.00	
Banking House, . . . 25,000.00	
Insurance, Taxes, etc., Acc't, 160 00	
Expense Account, . . . 890 14	
Premium Account, . . . 7,900.65	
Loans on Call, . . . 30,000 00	
Cash in Bank, . . . 106,083 94	
Cash on hand, . . . 16,362 57	
Total Assets, . . . \$5,632,585.13	Total Liabilities, . . \$5,632,585.13

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Cherokee 4s, . . . . . \$	50,000.00	50,000.00	50,375.00
TOWN, CITY, AND BOR. NOTES AND ORDERS.			
Town of Killingly, . . . . . \$	49,023 00	49,023 00	49,023.00
“ Old Saybrook, . . . . .	2,000.00	2,000.00	2,000.00
Total, . . . . . \$	51,023.00	51,023.00	51,023.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Colchester, Conn., 4s, 1897-1902,	30,000.00	30,000 00	30,000.00
“ Greenwich, “ 4s, 1912,	160 000.00	160,000.00	161,600.00
“ Old Saybrook, “ 4½s, 1914,	16,000.00	16,000.00	17,280.00
“ Preston, “ 4s, 1906,	40,000.00	40 000 00	40,400 00
“ Vernon, “ 3s, 1906,	60,000.00	60,000 00	55,200.00
City of Cincinnati, Ohio, Gold, 6s, 1906,	69,000.00	69,000.00	82,110.00
“ “ “ Curr'cy, 6s, 1909,	27,000.00	27,000.00	32,670.00
“ “ “ 7s, 1902,	2,000.00	2,000.00	2,360.00
“ “ “ 7s, 1904,	12,000.00	12,000.00	14,400.00



## CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP'N BONDS.—CONT'D.			
City of Cincinnati, Ohio, 7s, 1908,	\$ 4,000.00	4,000.00	5,000.00
" " " 7 <sup>3</sup> / <sub>16</sub> s, 1906,	27,000.00	27,000.00	34,830.00
" Chicago, Ill., 4s, 1921,	100,000.00	100,000.00	103,250.00
" Columbus, Ohio, 6s, 1896-7,	10,000.00	10,000.00	10,100.00
" " " 4s, 1910,	33,000.00	32,835.00	33,330.00
" " " 5s, 1910,	10,000.00	10,000.00	11,100.00
" " " 6s, 1911,	31,000.00	31,000.00	31,620.00
" " " 5s, 1913,	50,000.00	50,000.00	57,000.00
" " " 4 <sup>1</sup> / <sub>2</sub> s, 1914,	20,000.00	20,000.00	21,400.00
" " " 4 <sup>1</sup> / <sub>2</sub> s, 1921,	20,000.00	20,000.00	21,800.00
" Dayton, " 6s, 1897-8,	40,000.00	40,000.00	41,600.00
" Denver, Col., 4s, 1903,	55,000.00	54,037.50	54,450.00
" " " 5s, 1906,	20,000.00	20,000.00	21,200.00
" " " (So. Denv.), 6s, 1906,	5,000.00	5,000.00	5,700.00
" Duluth, Minn. (W. Dul.), 7s, 1897,	48,000.00	48,000.00	49,920.00
" " " 4s, 1921,	30,000.00	27,450.00	30,000.00
" " " 4 <sup>1</sup> / <sub>2</sub> s, 1922,	20,000.00	20,000.00	21,200.00
" Lakeside, " 7s, 1894-7,	33,000.00	33,000.00	33,990.00
" Los Angeles, Cal., 4 <sup>1</sup> / <sub>2</sub> s, 1918-32,	100,100.00	100,100.00	100,100.00
" Newark, N. J., 4s, 1922,	75,000.00	75,000.00	76,500.00
" Omaha, Neb., 5s, 1912,	90,000.00	90,000.00	99,900.00
" " " 5s, 1913,	35,000.00	35,000.00	39,200.00
" Paterson, N. J., 4 <sup>1</sup> / <sub>2</sub> s, 1907-9,	50,000.00	50,000.00	52,500.00
" " " 5s, 1915-6-7,	25,000.00	25,000.00	28,500.00
" Portland, Ore., 5s, 1923,	25,000.00	25,000.00	28,125.00
" " " (Albina), 6s, 1921,	10,000.00	10,000.00	12,500.00
" " " 5s, 1922,	75,000.00	75,000.00	84,000.00
" Pueblo, Col., 6s, 1914,	12,000.00	12,000.00	13,680.00
" Toledo, Ohio, 7 <sup>3</sup> / <sub>16</sub> s, 1900,	9,000.00	9,000.00	10,260.00
" " " 4 <sup>1</sup> / <sub>2</sub> s, 1913,	10,000.00	10,000.00	10,550.00
" " " 4 <sup>1</sup> / <sub>2</sub> s, 1914,	40,000.00	40,000.00	42,400.00
" " " 4 <sup>1</sup> / <sub>2</sub> s, 1914,	18,000.00	18,000.00	19,080.00
" " " 4s, 1925,	25,000.00	25,000.00	25,000.00
" " " 4s, 1942,	7,000.00	7,000.00	7,000.00
Total, . . . . .	\$ 1,578,100.00	1,574,422.50	1,672,805.00
RAILROAD BONDS.			
Albany & Susquehanna, 7s, 1906, \$	25,000.00	25,000.00	30,500.00
Buffalo, New York & Erie, 7s, 1916,	35,000.00	35,000.00	47,250.00
Central Ohio, 4 <sup>1</sup> / <sub>2</sub> s, 1930,	100,000.00	100,000.00	103,500.00
Chic. & Alton, Lou. & Mis. Riv., 7s, 1900,	100,000.00	100,000.00	111,500.00
Chic., Mil. & St. Paul, Dub. Div., 6s, 1920,	10,000.00	10,000.00	11,950.00
Lacrosse & Davenport Div., 5s, 1919,	25,000.00	25,000.00	27,000.00
Southwestern Division, 6s, 1919,	25,000.00	25,000.00	29,250.00
Wisconsin Valley Division, 7s, 1909,	35,000.00	35,000.00	42,875.00
Chicago & Northwestern, 7s, 1915,	80,000.00	80,000.00	111,200.00
Cedar Rapids & Missou. Riv., 7s, 1909,	25,000.00	25,000.00	31,750.00



## CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago & Northwestern:—			
Cedar Rapids & Missou. Riv., 7s, 1916, \$	35,000.00	35,000.00	47,600.00
Des Moines & Minneapolis, 7s, 1907,	16,000.00	16,000.00	18,800.00
Escanaba & Lake Superior, 6s, 1901,	50,000.00	50,000.00	53,500.00
Iowa Division, 4½s, 1902,	25,000.00	25,000.00	25,500.00
Madison Extension, 7s, 1911,	55,000.00	55,000.00	72,050.00
Menominee “ 7s, 1911,	20,000.00	20,000.00	26,200.00
Milwaukee & Madison, 6s, 1905,	10,000.00	10,000.00	11,200.00
Northwest Union, 7s, 1917,	85,000.00	85,000.00	116,450.00
Ottum., Cedar Falls & St. P., 5s, 1909,	12,000.00	12,000.00	12,840.00
Cincinnati, Hamilton & Dayton, 6s, 1905,	5,000.00	5,000.00	5,650.00
Cleveland & Mahoning Valley, 5s, 1938,	90,000.00	90,000.00	105,300.00
Delaware & Bound Brook, 7s, 1905,	30,000.00	30,000.00	37,500.00
Delaware & Hudson Canal Co., 7s, 1917,	35,000.00	35,000.00	48,300.00
Evansville & Terre Haute, 5s, 1930,	35,000.00	35,000.00	36,750.00
Iowa Falls & Sioux City, 7s, 1917,	25,000.00	25,000.00	33,375.00
Jeffersonville, Mad. & Indianap's, 7s, 1906,	13,000.00	13,000.00	14,885.00
Joliet & Northern Indiana, 7s, 1907,	50,000.00	50,000.00	61,500.00
Mineral Range, 5s, 1931,	25,000.00	25,000.00	22,500.00
Morris & Essex, 7s, 1914,	14,000.00	14,000.00	20,020.00
Naugatuck, 4s, 1913,	100,000.00	100,000.00	100,000.00
N. Y. Central & Hudson River, 7s, 1903,	50,000.00	50,000.00	61,500.00
Pitts., McKeesp't & Youghioghy, 6s, 1932,	50,000.00	50,000.00	62,000.00
Rensselaer & Saratoga, 7s, 1931,	40,000.00	40,000.00	56,000.00
Rome, Watertown & Ogdensb'gh, 6s, 1910,	25,000.00	25,000.00	30,500.00
Southwest Pennsylvania, 7s, 1917,	56,000.00	56,000.00	75,600.00
Staten Island, 4½s, 1943,	30,000.00	30,000.00	28,500.00
Syracuse, Binghamton & N. Y., 7s, 1906,	5,000.00	5,000.00	6,425.00
Terre Haute & Indianapolis, 5s, 1925,	100,000.00	100,000.00	108,000.00
Total, . . . . .	\$ 1,546,000.00	1,546,000.00	1,844,220.00
BANK STOCKS.			
150 shares Thames National, Norwich, . . \$	15,000.00	15,000.00	22,500.00
100 “ American Exch. Nat., New York,	10,000.00	10,000.00	16,100.00
66 “ Central “ “	6,600.00	6,600.00	7,788.00
100 “ Commerce “ “	10,000.00	10,000.00	18,800.00
100 “ Continental “ “	10,000.00	10,000.00	12,500.00
10 “ Corn Exchange, “ “	1,000.00	1,000.00	2,850.00
120 “ Fourth “ “	12,000.00	12,000.00	21,000.00
60 “ Hanover “ “	6,000.00	6,000.00	18,600.00
30 “ Imp. and Traders “ “	3,000.00	3,000.00	15,600.00
100 “ Merchants “ “	5,000.00	5,000.00	6,700.00
100 “ “ Exch. “ “	5,000.00	5,000.00	5,750.00
90 “ Nassau, “ “	4,500.00	4,500.00	6,750.00
25 “ New York N. B. A., “	2,500.00	2,500.00	5,750.00
40 “ Ninth National, “	4,000.00	4,000.00	4,800.00
25 “ Park “ “	2,500.00	2,500.00	6,800.00

## CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
125 shares Phenix National, New York, \$	2,500.00	2,500.00	2,875.00
17 “ Republic “ “	1,700.00	1,700.00	2,550.00
70 “ Shoe & Leather “ “	7,000.00	7,000.00	6,580.00
Total, . . . . . \$	108,300.00	108,300.00	184,293.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,173; total amount, \$1,289,399.23
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	906; total amount, 1,218,196.15
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	630; total amount, 2,340,042.30
4	Number of depositors having over \$10,000, . . . . .	29; total amount, 479,364.30
5	Total number of depositors, . . . . .	6,738; total deposits, \$5,327,001.98
6	Largest amount due a single depositor, . . . . .	38,192.90
7	Number of accounts opened during the year, 1,056; number closed, 753.	
8	Amount of income received during the year, . . . . .	274,866.43
9	Amount of dividends declared during the year, . . . . .	203,320.23
10	Amount deposited, including interest credited, the past year, . . . . .	1,202,919.98
11	Amount withdrawn during the year, . . . . .	1,026,662.14
12	Increase of deposits the past year, . . . . .	176,257.84
13	Amount carried to surplus or profit and loss during the year,— Surplus, . . . . .	10,000.00
	Profit and Loss, . . . . .	4,377.98
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent.; when paid, March and September.	
17	State tax during the past year, . . . . .	12,329.30
18	Total office expenses the past year, including salaries, . . . . .	11,596.46
19	Net amount of income during the year from real estate owned, . . . . .	None.
20	What assets, if any, yielding no income during the year, . . . . .	450.00
21	Are all loans upon real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	150,000.00
23	Date of annual meeting for choice of officers, third Wednesday in September.	

OFFICERS.—President, Edward Harland; Vice-Presidents, John T. Wait, Frederick S. Camp, Orlando J. Lamb; Secretary and Treasurer, George D. Coit; Assistant Treasurer, Charles B. Chapman; Counsel, Jeremiah Halsey; Attorney, Charles F. Thayer; Directors, Oliver P. Avery, George D. Coit, Henry H. Gallup, David A. Billings, Wm. N. Blackstone, John C. Averill, Charles H. Preston, Oliver L. Johnson, Jr., Charles E. Chandler.

## CHESTER SAVINGS BANK.

EDWARD C. HUNGERFORD, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$112,470.70	Whole Amount of Deposits, \$223,563.39
Loans on Collateral Security, . . 3,805.00	Surplus Account, . . . 11,000.00
Loans on Personal Sec'ty only, . . 4,620.00	Interest Account, } . . . 1,681.50
Town, City, and Corp. Bonds, . . 39,112.50	Profit and Loss Account, }
Town, City, and Borough Notes and Orders, . . . 3,500.00	
School Dist. Notes and Orders, . . 475.00	
Railroad Bonds, . . . 28,960.00	
Bank Stocks in Connecticut, . . 27,730.00	
Bank Stocks in other States, . . 7,407.50	
Real Estate by Foreclosure, . . 4,015.12	
House, Office Furniture, . . . 300.00	
Expense Account, . . . 41.07	
Cash in Bank, . . . 3,444.20	
Cash on hand, . . . 363.80	
Total Assets, . . . \$236,244.89	Total Liabilities, , . . \$236,244.89

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES.			
Town of Chester, Conn., . . . . . \$	3,500.00	3,500.00	.....
SCHOOL DISTRICT NOTES.			
School Districts in town of Chester, Conn., . .	475.00	475.00	... ..
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati, Ohio, gold, 6s, 1909,	3,000.00	3,000.00	3,600.00
“ “ currency, 6s, 1906,	3,000.00	3,000.00	3,500.00
Columbus, Ohio, 6s, 1896,	1,000.00	1,000.00	1,000.00
“ “ 4s, 1902,	3,000.00	3,000.00	3,000.00
Trenton, New Jersey, 4s, 1900,	3,000.00	3,000.00	3,030.00
Louisville, Kentucky, 7s, 1903,	3,000.00	3,000.00	3,690.00
Lexington, “ 4½s, 1920,	3,000.00	3,000.00	3,250.00
Kansas City, Missouri, 8s, 1896,	3,000.00	3,000.00	3,090.00
Portland, Oregon, gold, 5s, 1922,	5,000.00	5,612.50	5,650.00
Duluth, Minnesota, 6s, 1895,	1,000.00	1,000.00	1,000.00
“ “ 6s, 1896,	1,000.00	1,000.00	1,000.00
“ “ 6s, 1897,	1,000.00	1,000.00	1,030.00
“ “ 6s, 1898,	1,000.00	1,000.00	1,050.00
“ “ 6s, 1899,	1,000.00	1,000.00	1,070.00
Dubuque, Iowa, on call, 5s, 1901,	3,000.00	3,000.00	3,000.00
Wilkesbarre, Pa., 4½s, 1907,	3,500.00	3,500.00	3,210.00
Totals, . . . . . \$	38,500.00	39,112.50	41,170.00



## CHESTER SAVINGS BANK. — CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Chic. & Northwest'n, Menom. Ext'n, 7s, 1911, \$	3,000.00	3,360.00	3,360.00
Chic., Mil. & St. Paul, Dubuque Div., 7s, 1920,	3,000.00	3,000.00	3,400.00
Atchison, Topeka & Santa Fe, 4s, 1989,	5,000.00	4,000.00	4,000.00
Central Ohio, 4½s, 1930,	6,000.00	6,000.00	6,500.00
Mineral Range, 5s, 1931,	3,000.00	3,000.00	3,000.00
Chicago & Tomah, 6s, 1905,	3,000.00	3,000.00	3,400.00
Chicago & Northwestern, 6s, 1929,	3,000.00	3,600.00	3,600.00
Long Island, 4s, 1932,	3,000.00	3,000.00	3,000.00
Totals, . . . . . \$	29,000.00	28,960.00	30,260.00
BANK STOCKS.			
80 shares Deep River Nat'l, Deep River, Conn., \$	8,000.00	10,000.00	9,280.00
25 " First National, Middletown, "	2,500.00	2,500.00	2,650.00
20 " Nat. Bk. of N. Eng., E. Haddam, "	2,000.00	2,000.00	1,400.00
25 " City, Hartford, "	2,500.00	2,130.00	2,500.00
40 " National Exchange, Hartford, "	2,000.00	2,400.00	2,480.00
35 " Home National, Meriden, "	3,500.00	4,200.00	4,200.00
50 " Saybrook Bank, Essex, "	2,500.00	2,500.00	2,500.00
20 " Middlesex Co. Nat'l, Middletown, "	2,000.00	2,000.00	2,000.00
20 " Central National, New York,	2,000.00	2,081.25	2,400.00
24 " Merchants Exchange Nat'l, "	1,200.00	1,200.00	1,440.00
11 " Fourth National, "	1,100.00	1,126.25	2,100.00
25 " Western National, "	2,500.00	3,000.00	2,750.00
Totals, . . . . . \$	31,800.00	35,137.50	35,700.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	755; total amount,	\$119,164.03
2	Number of depositors having \$1,000 and not over \$2,000,	44; total amount,	63,268.21
3	Number of depositors having over \$2,000 and not over \$10,000,	14; total amount,	41,131.15
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	813; total deposits,	\$223,563.39
6	Largest amount due a single depositor,		5,516.90
7	Number of accounts opened during the year, 68; number closed, 39.		
8	Amount of income received during the year,		12,149.66
9	Amount of dividends declared during the year,		9,480.20
10	Amount deposited, including interest credited the past year,		37,253.12
11	Amount withdrawn during the year,		27,682.72
12	Increase of deposits the past year,		9,570.40

## CHESTER SAVINGS BANK. — CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

13	Amount carried to surplus or profit and loss during the year,	\$1,000.00
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.: when paid, February 1st $2\frac{1}{4}$ per cent., August 1st $2\frac{1}{4}$ per cent.	
17	State tax during the past year, . . . . .	390.35
18	Total office expenses the past year, including salaries, . . . .	1,035.35
19	Net amount of income during the year from real estate owned,	485.33
20	What assets, if any, yielding no income during the year, . . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	1,750.00
23	Date of annual meeting for choice of officers, second Monday in July.	

OFFICERS. — President, Charles L. Griswold; Treasurer, Edward C. Hungerford; Directors, George W. Smith, S. W. Turner, Julius Smith, C. N. Smith, George Jones, Fisk Shailer, J. W. Marvin, E. C. Hungerford.



## CITIZENS SAVINGS BANK, STAMFORD.

HENRY V. RIKER, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$1,125,540.00	Whole Am't of Deposits,	\$1,875,464.16
Loans on Collateral Security,	178,863.00	Surplus Account,	60,000.00
Loans on Personal Sec'ty only,	14,575.00	Interest Account,	6,165.01
United States Bonds,	150,000.00		
Town, City, and Corpora- tion Bonds,	135,000.00		
Town, City, and Borough Notes and Orders,	19,000.00		
Railroad Bonds,	180,000.00		
Bank Stocks in Connecticut,	61,000.00		
Bank Stocks in other States,	30,000.00		
Cash in Bank,	47,651.17		
Total Assets,	\$1,941,629.17	Total Liabilities,	\$1,941,629.17

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered,	\$ 50,000.00	50,000.00	56,000.00
Fours of 1907, Coupon,	50,000.00	50,000.00	56,000.00
Fives of 1904, Coupon,	50,000.00	50,000.00	58,000.00
Totals,	\$ 150,000.00	150,000.00	170,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Stamford,	\$ 15,000.00	15,000.00	15,000.00
Town of Darien,	4,000.00	4,000.00	4,000.00
Totals,	\$ 19,000.00	19,000.00	19,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Borough of Stamford,	4s, 1906, \$ 20,000.00	20,000.00	21,000.00
" Norwalk,	4s, 1926, 50,000.00	50,000.00	52,000.00
City of Middletown,	6s, 1901, 10,000.00	10,000.00	11,500.00
" Cincinnati,	7 <sup>3</sup> / <sub>10</sub> s, 1906, 1,000.00	1,000.00	1,300.00
" Paterson,	5s, 1911, 14,000.00	14,000.00	15,400.00
" New York,	6s, 1905, 10,000.00	10,000.00	12,300.00
" Brooklyn,	6s, 1924, 10,000.00	10,000.00	15,000.00
" Chicago,	4s, 1921, 20,000.00	20,000.00	21,000.00
Totals,	\$ 135,000.00	135,000.00	149,500.00

## CITIZENS SAVINGS BANK, STAMFORD. — CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
New York, New Haven & Hartford, 4s, 1903, \$	20,000.00	20,000.00	21,200.00
Chicago, Rock Island & Pacific, 6s, 1917,	30,000.00	30,000.00	39,000.00
Morris & Essex, 7s, 1914,	10,000.00	10,000.00	14,300.00
Pittsburgh, Ft. Wayne & Chicago, 7s, 1912,	10,000.00	10,000.00	14,000.00
Chicago & Northwest'n, Menom. Ex., 7s, 1911,	10,000.00	10,000.00	13,500.00
New York & Harlem, 7s, 1900,	50,000.00	50,000.00	59,000.00
New York Central, 7s, 1903,	50,000.00	50,000.00	62,000.00
Totals, . . . . . \$	180,000.00	180,000.00	223,000.00
BANK STOCKS.			
55 shares Stamford National, . . . . \$	1,650.00	2,000.00	3,025.00
345 " First National, Stamford, . . .	34,500.00	53,000.00	75,900.00
20 " " South Norwalk, . . . . .	2,000.00	2,000.00	2,000.00
20 " City " " " . . . . .	2,000.00	2,000.00	2,100.00
20 " National Bank of Norwalk, . . .	2,000.00	2,000.00	2,100.00
100 " Fourth National, New York, . .	10,000.00	10,000.00	18,000.00
100 " American Exch. Nat'l, " . . . .	10,000.00	10,000.00	16,000.00
100 " National Park, " . . . . .	10,000.00	10,000.00	27,500.00
Totals, . . . . . \$	72,150.00	91,000.00	146,625.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	3,085; total amount, . . . . .	\$628,055.30
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	364; total amount, . . . . .	486,758.35
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	187; total amount, . . . . .	722,506.10
4	Number of depositors having over \$10,000, . . . . .	3; total amount, . . . . .	38,144.41
5	Total number of depositors, . . . . .	3,639; total deposits, \$1,875,464.16	
6	Largest amount due a single depositor, . . . . .		16,579.50
7	Number of accounts opened during the year, 681; number closed, 544.		
8	Amount of income received during the year, . . . . .		99,150.56
9	Amount of dividends declared during the year, . . . . .		68,391.72
10	Amount deposited, including interest credited, the past year, . . . . .		560,018.64
11	Amount withdrawn during the year, . . . . .		430,615.84
12	Increase of deposits the past year, . . . . .		129,402.80
13	Amount carried to surplus or profit and loss during the year, . . . . .		None.
14	Amount of paper past due, . . . . .		None.
15	Amount of paper charged off the past year, . . . . .		2,905.00
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		

## CITIZENS SAVINGS BANK, STAMFORD.—CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

17	State tax during the past year, . . . . .	\$4,336.72
18	Total office expenses the past year, including salaries, . . . .	6,249.60
19	Net amount of income during the year from real estate owned, . .	None.
20	What assets, if any, yielding no income during the year, . . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	40,000.00
23	Date of annual meeting for choice of officers, first Thursday in July.	

OFFICERS.— President, Charles Gaylor; Treasurer, Henry V. Riker; Directors or Trustees, Joseph D. Warren, William Hoyt, Charles Gaylor, John P. Hamilton, William D. Smith, Dr. I. Franklin Wardwell, Henry V. Riker.

## CITY SAVINGS BANK OF BRIDGEPORT.

WILLIAM B. HINCKS, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . \$1,701,600.00	Whole Amt. of Deposits, . \$3,418,079.89
Loans on Collateral Sec'y, 77,020.00	Surplus Account, . 108,000.00
Loans on Personal Sec'y only, 5,000.00	Interest Account, . 60,541.78
United States Bonds, . 50,000.00	Premium Account, . 6,039.65
Town, City, and Corp. Bonds, 548,000.00	
School Dist. Notes and Orders, 8,300.00	
Railroad Bonds, . 832,000.00	
Bank Stocks in Connecticut, 226,405.00	
Bank Stocks in other States, 3,250.00	
Real Estate by Foreclosure, 6,000.00	
Banking House, . 44,300.00	
Cash in Bank, . 85,468.41	
Cash on hand, . 5,317.91	
Total Assets, . \$3,592,661.32	Total Liabilities, . \$3,592,661.32

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1925, Coupon, . . . \$	50,000.00	50,000.00	60,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District Town of Stratford, . .	8,300.00	8,300.00	8,300.00
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport, 5s, 1903,	2,000.00	2,000.00	2,000.00
Chicago, 4s, 1914-1921,	50,000.00	50,000.00	50,000.00
Cincinnati, 6s, 1906,	50,000.00	50,000.00	58,000.00
Cincinnati, 5s, 1910,	50,000.00	50,000.00	50,000.00
Columbus, 4s, 1910,	35,000.00	35,000.00	35,000.00
Danbury (Borough), 4s, 1913,	2,000.00	2,000.00	2,000.00
Denver, 5s, 1903,	15,000.00	15,000.00	15,000.00
Duluth, 4s, 1921,	10,000.00	10,000.00	10,000.00
Huntington, Ferry School Dist., 4s, 1906,	25,000.00	25,000.00	25,000.00
Kansas City, 4s, 1910,	50,000.00	50,000.00	50,000.00
Louisville, 4s, 1930,	10,000.00	10,000.00	10,000.00
Milford, 4s, 1915,	15,000.00	15,000.00	15,000.00
Minneapolis, 4s, 1917,	50,000.00	50,000.00	50,000.00
Omaha, 5s, 1908, etc.,	10,000.00	10,000.00	10,000.00
Portland (East Portland), 6s, 1921,	5,000.00	5,000.00	6,000.00
Portland (Albina), 6s, 1921,	10,000.00	10,000.00	12,000.00
St. Louis, 6s, 1905,	23,000.00	23,000.00	26,000.00
St. Louis, 4s, 1912,	50,000.00	50,000.00	50,000.00



## CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONT'D.					
St. Paul,	4s,	1920,	\$ 25,000.00	25,000.00	25,000.00
South Norwalk,	4s,	1913,	1,000.00	1,000.00	1,000.00
Trenton,	4s,	1913,	35,000.00	35,000.00	35,000.00
Wallingford (Borough),	4s,	1902,	25,000.00	25,000.00	25,000.00
Total, . . . . .			\$ 548,000.00	548,000.00	566,000.00
RAILROAD BONDS.					
Central Ohio,	4½s,	1930,	\$ 50,000.00	50,000.00	50,000.00
Chicago & Northwestern:—					
Chicago & Tomah,	6s,	1905,	50,000.00	50,000.00	55,000.00
Des Moines & Minneapolis,	7s,	1907,	30,000.00	30,000.00	35,000.00
Madison Extension,	7s,	1911,	30,000.00	30,000.00	38,000.00
Milwaukee & Madison,	6s,	1905,	30,000.00	30,000.00	33,000.00
Chic., Milwaukee & St. Paul:—					
Chicago & Milwaukee,	7s,	1903,	15,000.00	15,000.00	18,000.00
Dubuque Division,	6s,	1920,	40,000.00	40,000.00	45,000.00
Wisconsin Valley,	7s,	1909,	12,000.00	12,000.00	15,000.00
Chicago, Rock Island & Pacific,	6s,	1917,	100,000.00	100,000.00	125,000.00
Delaware & Hudson Canal Co.,	7s,	1917,	40,000.00	40,000.00	56,000.00
Illinois Central:—					
Gold,	4s,	1951,	50,000.00	50,000.00	50,000.00
Middle Division,	5s,	1921,	55,000.00	55,000.00	60,000.00
Springfield Division,	6s,	1898,	25,000.00	25,000.00	26,000.00
New London Northern,	4s,	1910,	25,000.00	25,000.00	25,000.00
N. Y. Central & Hudson River,	7s,	1903,	100,000.00	100,000.00	120,000.00
New York & Long Branch,	5s,	1931,	5,000.00	5,000.00	5,500.00
N. Y., New Haven & Hartford:—					
Danbury & Norwalk,	5s,	1920,	50,000.00	50,000.00	57,000.00
N. Y., Providence & Boston,	4s,	1942,	25,000.00	25,000.00	25,000.00
Syracuse, Binghamton & New York,	7s,	1906,	25,000.00	25,000.00	32,000.00
Terre Haute & Indianapolis,	5s,	1925,	25,000.00	25,000.00	28,000.00
United New Jersey R. R. & Can. Co.,	4s,	1944,	50,000.00	50,000.00	55,000.00
Total, . . . . .			\$ 832,000.00	832,000.00	953,500.00
BANK STOCKS.					
105 shares Birmingham National,	Birmingham,	\$	10,500.00	10,500.00	17,850.00
580 " Bridgeport	Bridgeport,		29,000.00	29,000.00	55,100.00
149 " City	"		14,900.00	14,900.00	22,350.00
173 " Connecticut	"		17,300.00	17,300.00	25,950.00
201 " First	"		20,100.00	20,100.00	34,170.00
21 " Pequonnock	"		2,100.00	2,100.00	2,940.00
100 " Danbury	Danbury,		10,000.00	10,000.00	10,000.00
25 " Deep River	Deep River,		2,500.00	2,500.00	3,000.00
22 " National Iron,	Falls Village,		2,200.00	2,200.00	2,420.00



## CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.						
15 shares	First	National,	Hartford,	\$ 1,500.00	1,500.00	1,500.00
7 "	Hartford	"	"	700.00	700.00	945.00
18 "	Phoenix	"	"	1,800.00	1,800.00	1,980.00
100 "	First	"	Litchfield,	10,000.00	10,000.00	12,000.00
58 "	First	"	Meriden,	5,800.00	5,800.00	6,960.00
100 "	Home	"	"	10,000.00	10,000.00	11,500.00
100 "	Meriden	"	"	10,000.00	10,000.00	13,000.00
50 "	First	"	Middletown,	5,000.00	5,000.00	5,000.00
23 "	Middletown	"	"	1,725.00	1,725.00	2,990.00
13 "	Middlesex Co.	"	"	1,300.00	1,300.00	1,300.00
200 "	Merchants	"	New Haven,	10,000.00	10,000.00	9,000.00
25 "	National New Haven,	"	"	2,500.00	2,500.00	4,000.00
23 "	National Tradesmen's,	"	"	2,300.00	2,300.00	3,220.00
68 "	Second	National,	"	6,800.00	6,800.00	10,880.00
36 "	Yale	"	"	3,600.00	3,600.00	4,032.00
81 "	Thames	"	Norwich,	8,100.00	8,100.00	11,340.00
106 "	Stamford	"	Stamford,	3,180.00	3,180.00	5,300.00
69 "	Citizens	"	Waterbury,	6,900.00	6,900.00	9,660.00
51 "	Manufacturers	"	"	5,100.00	5,100.00	6,630.00
272 "	Waterbury	"	"	13,600.00	13,600.00	23,800.00
39 "	Westport	"	Westport,	3,900.00	3,900.00	3,900.00
40 "	Hurlburt	"	Winsted,	4,000.00	4,000.00	6,400.00
130 "	National Broadway,	"	New York,	3,250.00	3,250.00	7,475.00
Total, . . . . .				\$ 229,655.00	229,655.00	336,487.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,037; total amount, \$1,677,749.49
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	973; total amount, 1,373,504.39
3	Number of depositors having over \$2,000 and not over \$10,000,	151; total amount, 366,826.01
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors, . . . . .	8,161; total deposits, \$3,418,079.89
6	Largest amount due a single depositor, . . . . .	8,917.21
7	Number of accounts opened during the year, 1,435; number closed, 1,241.	
8	Amount of income received during the year, . . . . .	181,082.35
9	Amount of dividends declared during the year, . . . . .	127,144.89
10	Amount deposited, including interest credited, the past year, . . . . .	874,422.26
11	Amount withdrawn during the year, . . . . .	717,386.66
12	Increase of deposits the past year, . . . . .	157,035.60
13	Amount carried to surplus or profit and loss during the year, . . . . .	Nothing.
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.

## CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

16	Rate of dividend the last year, 4 per cent. on deposits of \$2,000 and less; and 3 per cent. on excess over \$2,000; when paid, January and July.	
17	State tax during the past year, . . . . .	\$8,077.33
18	Total office expenses the past year, including salaries, . . . . .	9,479.87
19	Net amount of income during the year from real estate owned, . . . . .	865.91
20	What assets, if any, yielding no income during the year, . . . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	65,000.00
23	Date of annual meeting for choice of officers, July.	

OFFICERS.—President, David F. Hollister; Vice-Presidents, Courtland Kelsey, John M. Wheeler, Edward A. Lewis, Edwin Banks; Treasurer, William B. Hincks; Assistant Treasurer, William N. Middlebrook; Trustees, W. P. Abernethy, George M. Baldwin, Edwin Banks, George K. Birdseye, Edward W. Button, C. B. Buckingham, Benjamin Fletcher, Jr., Horace F. Hatch, William B. Hincks, Samuel W. Hubbell, D. F. Hollister, Courtland Kelsey, Edward A. Lewis, Wm. N. Middlebrook, Frank B. Sammis, John M. Wheeler.

## CITY SAVINGS BANK, MERIDEN.

FLOYD CURTIS, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . . . .	\$691,945.00	Whole Amt. of Deposits, . . . . .	\$1,468,021.10
Loans on Collateral Security, . . . . .	155,500.00	Surplus Account, . . . . .	40,000.00
United States Bonds, . . . . .	72,600.00	Interest Account, . . . . .	10,167.32
Town, City, and Corp. Bonds, 40,000.00		Profit and Loss Account, . . . . .	254.33
School Dist. Notes and Orders, 10,500.00			
Railroad Bonds, . . . . .	275,400.00		
Bank Stocks in Connecticut, 148,900.00			
Bank Stocks in other States, 19,620.00			
Tax Account, . . . . .	1,646.41		
Expense Account, . . . . .	905.58		
Cash in Bank, . . . . .	101,425.76		
Total Assets, . . . . .	\$1,518,442.75	Total Liabilities, . . . . .	\$1,518,442.75

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fives of 1904, . . . . . \$	65,000.00	72,600.00	75,400.00
SCHOOL DISTRICT NOTES.			
Corner School District, Meriden, Conn., . . . . .	10,500.00	10,500.00	10,500.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Meriden, Conn., 4s, 1911, . . . . .	20,000.00	20,000.00	20,000.00
Town of Wallingford, Conn., 4s, 1923, . . . . .	20,000.00	20,000.00	20,000.00
Total, . . . . . \$	40,000.00	40,000.00	40,000.00
RAILROAD BONDS.			
Central of Ohio, 4½s, 1930, \$	50,000.00	50,000.00	52,000.00
Chicago, Burlington & Quincy, 7s, 1903, . . . . .	25,000.00	27,500.00	30,000.00
Danbury & Norwalk, 5s, 1920, . . . . .	25,000.00	27,500.00	28,750.00
Michigan Central, 5s, 1931, . . . . .	10,000.00	10,000.00	11,200.00
Chicago & Northwestern Union, 7s, 1917, . . . . .	10,000.00	11,000.00	13,500.00
Cleveland & Mahoning Valley, 5s, 1938, . . . . .	25,000.00	25,000.00	27,500.00
Terre Haute & Indianapolis, 5s, 1925, . . . . .	25,000.00	25,000.00	27,500.00
Iowa Falls & Sioux City, 7s, 1917, . . . . .	10,000.00	11,000.00	12,500.00
Pittsburg, McKeesport & Yough, 6s, 1932, . . . . .	20,000.00	26,000.00	27,000.00
Chicago & Northwestern, 7s, 1915, . . . . .	10,000.00	13,000.00	14,000.00

## CITY SAVINGS BANK, MERIDEN. — CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.						
Housatonic,	5s,	1937,	\$	25,000.00	29,500.00	30,000.00
Long Island,	4s,	1932,		20,000.00	19,900.00	20,000.00
Total,	.	.	.	\$ 255,000.00	275,400.00	293,950.00
BANK STOCKS.						
404 shares	First National,	Meriden, Conn.,	\$	40,400.00	40,400.00	50,500.00
500 "	Home "	" "		50,000.00	50,000.00	60,000.00
100 "	Meriden "	" "		10,000.00	10,000.00	12,000.00
162 "	National,	Norwalk, "		16,200.00	16,200.00	17,820.00
20 "	Fairfield County,	" "		2,000.00	2,000.00	2,000.00
25 "	First National, South	" "		2,500.00	2,500.00	2,500.00
104 "	Second	New Haven, "		10,400.00	10,400.00	17,680.00
100 "	Merchants,	" "		5,000.00	4,600.00	4,600.00
3 "	First National,	Middletown, "		300.00	300.00	300.00
60 "	South.	Southington, "		6,000.00	6,000.00	6,600.00
50 "	Mechanics,	New Britain, "		5,000.00	5,000.00	6,000.00
15 "	New Britain Nat.,	" "		1,500.00	1,500.00	2,250.00
66 "	Nat. Bank of No. America, N. Y.,			4,620.00	4,620.00	6,930.00
200 "	Merchants Exchange National, N. Y.,			10,000.00	10,000.00	12,000.00
50 "	Western National, New York,			5,000.00	5,000.00	6,000.00
Total,	.	.	.	\$ 168,920.00	168,520.00	207,180.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,005; total amount,	\$601,874.18
2	Number of depositors having \$1,000 and not over \$2,000,	311; total amount,	410,213.73
3	Number of depositors having over \$2,000 and not over \$10,000,	139; total amount,	455,933.19
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,455; total deposits,	\$1,468,021.10
6	Largest amount due a single depositor,		9,325.29
7	Number of accounts opened during the year,	528; number closed,	414
8	Amount of income received during the year,		74,826.62
9	Amount of dividends declared during the year,		53,523.34
10	Amount deposited, including interest credited, the past year,		371,606.21
11	Amount withdrawn during the year,		253,713.43
12	Increase of deposits the past year,		117,892.78
13	Amount carried to surplus or profit and loss during the year,		14,284.20
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		

## CITY SAVINGS BANK, MERIDEN.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

17	State tax during the past year, . . . . .	\$3,292.82
18	Total office expenses the past year, including salaries, . . . .	3,638.92
19	Net amount of income during the year from real estate owned, . .	None.
20	What assets, if any, yielding no income during the year, . . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	26,500.00
23	Date of annual meeting for choice of officers, second Monday in July.	

OFFICERS.—President, John D. Billard; Treasurer, Floyd Curtis; Directors or Trustees, Charles L. Rockwell, Seth J. Hall, Charles L. Upham, John C. Byxbee, John Tait, Dexter W. Parker, Ratcliffe Hicks, William H. Lyon, N. L. Bradley, Charles F. Linsley, William Lewis, Gilbert Rogers, H. L. Schleiter.



## COLCHESTER SAVINGS BANK.

J. N. ADAMS, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$146,308.54	Whole Amount of Deposits, \$266,101.60
Loans on Collateral Sec'ty, . . 12,850.00	Surplus Account, . . . 6,000.00
Loans on Personal Sec'ty only, . 8,257.59	Interest Account, . . . 152.71
Town, City, and Corp. Bonds, . 13,000.00	
Town, City, and Borough	
Notes and Orders, . . . 14,156.15	
School Dist. Notes and Orders, . 366.22	
Railroad Bonds, . . . 24,500.00	
Ecc'l Society Orders, . . . 2,458.03	
Bank Stocks in Connecticut, . 28,900.00	
Safe and Furniture, . . . 1,100.00	
Savings Bank Book, . . . 1,974.78	
Expense Account, . . . 66.22	
Premium Account, . . . 2,400.00	
Cash in Bank, . . . 14,148.45	
Cash on hand, . . . 1,768.33	
Total Assets, . . . \$272,254.31	Total Liabilities, . . . \$272,254.31

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Colchester Orders, . . . . \$	14,156.15	14,156.15	14,156.15
Ecclesiastical " . . . . .	2,458.03	2,458.03	2,458.03
Total, . . . . . \$	16,614.18	16,614.18	16,614.18
SCHOOL DISTRICT ORDERS.			
School District Orders, . . . . . \$	366.22	366.22	366.22
TOWN, CITY, AND CORPORATION BONDS.			
Columbia City Bonds, 6s, . . . . . \$	12,000.00	12,000.00	12,000.00
Norwich, 5s, . . . . .	1,000.00	1,000.00	1,000.00
Total, . . . . . \$	13,000.00	13,000.00	13,000.00

## COLCHESTER SAVINGS BANK. — CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Maple River, 7s, . . . . .	\$ 1,000.00	1,000.00	1,000.00
Evansville & Terra Haute, 5s, . . . . .	6,000.00	6,000.00	6,000.00
Terre Haute & Indianapolis, 5s, . . . . .	11,000.00	11,000.00	11,000.00
Sunbury, Hazleton & Wilkesbarre, 5s, . . . . .	6,500.00	6,500.00	6,500.00
Total, . . . . .	\$ 24,500.00	24,500.00	24,500.00
BANK STOCKS.			
120 shares First National, Norwich, . . . . .	\$ 12,000.00	12,000.00	12,600.00
20 " Merchants " " . . . . .	2,000.00	2,000.00	2,400.00
25 " Thames " " . . . . .	2,500.00	2,500.00	3,700.00
50 " Second " " . . . . .	5,000.00	5,000.00	5,000.00
25 " Middlesex " Middletown, . . . . .	2,500.00	2,500.00	2,500.00
10 " Windham " Willimantic, . . . . .	1,000.00	1,000.00	1,100.00
24 " Rockville " Rockville, . . . . .	2,400.00	2,400.00	2,750.00
8 " Union " New London, . . . . .	800.00	800.00	800.00
2 " New London City, . . . . .	200.00	200.00	200.00
5 " Bank of New England, East Haddam, . . . . .	500.00	500.00	500.00
Total, . . . . .	\$ 28,900.00	28,900.00	31,550.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	1,031; total amount, . . . . .	\$144,466.26
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	51; total amount, . . . . .	70,491.28
3	Number of depositors having \$2,000 and not over \$10,000, . . . . .	14; total amount, . . . . .	51,144.06
4	Number of depositors having over \$10,000, . . . . .	0; total amount, . . . . .	0
5	Total number of depositors, . . . . .	1,096; total deposits, . . . . .	\$266,101.60
6	Largest amount due a single depositor, . . . . .		8,256.80
7	Number of accounts opened during the year, 73; number closed, 266. . . . .		
8	Amount of income received during the year, . . . . .		15,587.48
9	Amount of dividends declared during the year, . . . . .		10,730.17
10	Amount deposited, including interest credited, the past year, . . . . .		70,132.33
11	Amount withdrawn during the year, . . . . .		122,107.10
12	Decrease of deposits the past year, . . . . .		51,974.77
13	Amount carried to surplus or profit and loss during the year, . . . . .		3,000.00
14	Amount of paper past due, . . . . .		None.
15	Amount of paper charged off the past year, . . . . .		3,000.00
16	Rate of dividend the last year, 4 per cent. on \$3,000, 3 per cent. on all over \$3,000; when paid, April and October. . . . .		
17	State tax during the past year, . . . . .		623.71
18	Total office expenses the past year, including salaries, . . . . .		1,066.22

## COLCHESTER SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

19	Net amount of income during the year from real estate owned,	None.
20	What assets, if any, yielding no income during the year, . . .	\$10,000.00
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . .	10,000.00
23	Date of annual meeting for choice of officers, last week day in August.	

• OFFICERS.—A. A. Baker, President; J. N. Adams, Treasurer; Directors or Trustees, A. A. Baker, W. P. Adams, E. L. Strong, Joseph Smith, H. P. Buell, S. N. Morgan, W. S. Curtis, L. C. Brown, S. P. Willard, J. N. Adams, R. C. Jones.

## COLLINSVILLE SAVINGS SOCIETY.

JOHN D. ANDREWS, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$474,935.00	Whole Amount of Deposits, \$593,857.91
Loans on Collateral Security, 39,750.00	Surplus Account, . . 34,836.57
Loans on Personal Sec'ty only, 31,845.00	Interest Account, . . 6,485.26
Town, City, and Corp. Bonds, 1,000.00	
Town, City, and Borough Notes and Orders, . . 22,350.00	
School Dist. Notes and Orders, 4,929.00	
Bank Stocks in Connecticut, 34,650.00	
Real Estate by Foreclosure, 284.89	
Banking House, . . . 6,951.05	
Expense Account, . . . 1,050.55	
Premium Account, . . . 3,000.00	
Banking House Furniture, 2,000.00	
Cash in Bank, . . . 8,729.24	
Cash on hand, . . . 3,705.01	
Total Assets, . . . \$635,179.74	Total Liabilities, . . \$635,179.74

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Canton, . . . . . \$	17,650.00	17,650.00	17,650.00
“ Burlington, . . . . .	4,700.00	4,700.00	4,700.00
Totals, . . . . . \$	22,350.00	22,350.00	22,350.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Collinsville School District, Canton, Conn., \$	3,929.00	3,929.00	3,929.00
Union “ “ Farmington, “	1,000.00	1,000.00	1,000.00
Totals, . . . . . \$	4,929.00	4,929.00	4,929.00
CITY BONDS.			
City of New Haven, Conn., 4s, 1897, . . \$	1,000.00	1,000.00	1,010.00
BANK STOCKS.			
100 shares New Haven Co., New Haven, Conn., \$	1,000.00	1,000.00	1,350.00
12 “ Yale National, “ “	1,200.00	1,200.00	1,392.00
115 “ Nat'l Exchange, Hartford, “	5,750.00	5,750.00	7,015.00
15 “ Mercantile Nat'l, “ “	1,500.00	1,500.00	1,200.00

## COLLINSVILLE SAVINGS SOCIETY. — CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.				
4 shares	Phoenix National, Hartford, Conn., \$	400.00	400.00	460.00
5 "	Ætna " " "	500.00	500.00	625.00
5 "	Far. & Mechanics Nat'l, Htfd., "	500.00	500.00	580.00
38 "	First National, Hartford, "	3,800.00	3,800.00	4,142.00
8 "	Charter Oak Nat'l, " "	800.00	800.00	720.00
42 "	First National, Rockville, "	4,200.00	4,200.00	4,704.00
60 "	Rockville Nat'l, " "	6,000.00	6,000.00	6,600.00
70 "	Second " " "	7,000.00	7,000.00	8,050.00
20 "	Southington Nat'l, Southingt'n, "	2,000.00	2,000.00	2,200.00
Totals,		\$ 34,650.00	34,650.00	39,038.00

## MILCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,372; total amount,	\$232,123.87
2	Number of depositors having \$1,000 and not over \$2,000,	108; total amount,	147,371.26
3	Number of depositors having over \$2,000 and not over \$10,000,	59; total amount,	204,028.51
4	Number of depositors having over \$10,000,	1; total amount,	10,334.27
5	Total number of depositors,	1,540; total deposits,	\$593,857.91
6	Largest amount due a single depositor,		10,334.27
7	Number of accounts opened during the year, 162; number closed, 144.		
8	Amount of income received during the year,		33,648.25
9	Amount of dividends declared during the year,		25,417.91
10	Amount deposited, including interest credited, the past year,		107,366.25
11	Amount withdrawn during the year,		92,617.56
12	Increase of deposits the past year,		14,748.69
13	Amount carried to surplus or profit and loss during the year,		4,359.73
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, 2 per cent. January 1st, $2\frac{1}{2}$ July 1st.		
17	State tax during the past year,		1,336.17
18	Total office expenses the past year, including salaries,		1,523.02
19	Net amount of income during the year from real estate owned,		8.00
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		16,000.00
23	Date of annual meeting for choice of officers, third Monday in July.		

OFFICERS. — President, George W. Flint; Treasurer, John D. Andrews; Directors or Trustees, George W. Flint, John D. Andrews, Earl D. Colton, Ulrich Haury, Isaac Barnes, Richard Wagner, Howard L. Sanborn, William R. Wagner, John C. Aldrich, Frank M. Mills.



## CONNECTICUT SAVINGS BANK, NEW HAVEN.

ELLIOTT H. MORSE, Treasurer.

INCORPORATED, 1857.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . \$2,489,885.00	Whole Am't of Deposits, . \$5,641,094.79
Loans on Collateral Security, 148,075.00	Surplus Account, . . . 423,327.86
Loans on Personal Sec'y only, 10,000.00	Interest Account, . . . 40,508.42
United States Bonds, . . . 50,000.00	
Dist. of Columbia Bonds, . . . 36,000.00	
Town, City, and Corp. B'ds, 1,265,550.00	
Town, City, and Borough	
Notes and Orders, . . . 31,000.00	
Railroad Bonds, . . . 1,722,000.00	
Railroad Stocks, . . . 10,000.00	
Bank Stocks in Connecticut, 62,200.00	
Bank Stocks in other States, 55,900.00	
Real Estate by Foreclosure, 6,990.85	
Banking House, . . . 25,000.00	
Expense Account, . . . 2,148.35	
Profit and Loss, . . . 321.10	
Cash in Bank, . . . 26,708.96	
Cash on hand, . . . 163,151.81	
Total Assets, . . . \$6,104,931.07	Total Liabilities, . . . \$6,104,931.07

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, . . . . \$	25,000.00	25,000.00	27,875.00
Fives of 1904, Coupon, . . . . .	25,000.00	25,000.00	28,625.00
District of Columbia, Sixes of 1902, . . . .	36,000.00	36,000.00	42,000.00
Totals, . . . . . \$	86,000.00	86,000.00	98,500.00
TOWN NOTES AND ORDERS.			
Town of Naugatuck, . . . . . \$	11,000.00	11,000.00	11,000.00
“ Southbury, . . . . .	7,000.00	7,000.00	7,000.00
“ Orange, . . . . .	8,000.00	8,000.00	8,000.00
“ Branford, . . . . .	5,000.00	5,000.00	5,000.00
Total, . . . . . \$	31,000.00	31,000.00	31,000.00
RAILROAD STOCKS.			
100 shares Pittsb'h, Fort Wayne & Chic., . \$	10,000.00	10,000.00	16,300.00

## CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.				
St. Louis, Mo.,	6s, 1898-1905,	\$ 33,000.00	33,000.00	39,270.00
Chicago, Ill.,	6s, 1896-1898,	40,000.00	40,000.00	40,900.00
"	7s, 1896-1899,	8,000.00	8,000.00	8,600.00
Cincinnati, Ohio,	5s, 1896-1930,	72,000.00	72,000.00	79,430.00
"	6s, 1906,	35,000.00	35,000.00	41,475.00
"	7 <sup>3</sup> / <sub>10</sub> s, 1902-1906,	30,000.00	30,000.00	36,050.00
Cleveland, "	5s, 1896-1898,	28,050.00	28,050.00	28,430.00
"	6s, 1895-1898,	11,000.00	11,000.00	11,242.00
"	7s, 1896,	4,000.00	4,000.00	4,085.00
Columbus, "	4s, 1906,	15,000.00	15,000.00	15,000.00
"	5s, 1910,	22,000.00	22,000.00	24,420.00
"	6s, 1895-1906,	5,500.00	5,500.00	5,600.00
Toledo, "	4 <sup>1</sup> / <sub>2</sub> s, 1914,	25,000.00	25,000.00	25,875.00
"	5s, 1896,	3,000.00	3,000.00	3,030.00
Dayton, "	5s, 1914-1919,	15,000.00	15,000.00	17,325.00
"	6s, 1896-1903,	56,000.00	56,000.00	59,600.00
Zanesville, "	5s, 1913,	25,000.00	25,000.00	28,125.00
Milwaukee, Wis.,	5s, 1903-1906,	9,000.00	9,000.00	10,020.00
LaCrosse, "	5s, 1900-1910,	50,000.00	50,000.00	51,625.00
Muskegon, Mich.,	5s, 1912-1914,	15,000.00	15,000.00	16,700.00
St. Paul, Minn.,	4 <sup>1</sup> / <sub>2</sub> s, 1917-1918,	36,000.00	36,000.00	39,780.00
"	5s, 1915,	45,000.00	45,000.00	52,425.00
Minneapolis, Minn.,	4 <sup>1</sup> / <sub>2</sub> s, 1921-1922,	12,000.00	12,000.00	13,500.00
Omaha, Neb.,	5s, 1900-1901,	22,000.00	22,000.00	23,045.00
"	6s, 1897-1899,	14,000.00	14,000.00	14,700.00
Davenport, Iowa,	4 <sup>1</sup> / <sub>2</sub> s, 1909,	60,000.00	60,000.00	63,000.00
Dubuque, "	6s, 1896,	5,000.00	5,000.00	5,000.00
Kansas City, Mo.,	4s, 1910,	25,000.00	25,000.00	25,250.00
Fort Wayne, Ind.,	6s, 1896-1900,	10,000.00	10,000.00	10,450.00
Terre Haute, "	5s, 1896,	25,000.00	25,000.00	25,200.00
Aurora, Ill.,	6s, 1896-1898,	23,000.00	23,000.00	23,230.00
Findlay, Ohio,	5s, 1908,	6,000.00	6,000.00	6,345.00
"	6s, 1907,	17,000.00	17,000.00	19,465.00
Louisville, Ky.,	7s, 1903,	5,000.00	5,000.00	5,925.00
Scranton, Pa.,	4s, 1900-1910,	10,000.00	10,000.00	10,150.00
Trenton, N. J.,	5s, 1896-1903,	33,000.00	33,000.00	33,825.00
Paterson, "	4 <sup>1</sup> / <sub>2</sub> s, 1905-1909,	45,000.00	45,000.00	47,700.00
"	5s, 1903-1912,	5,000.00	5,000.00	5,850.00
Hoboken, "	4 <sup>1</sup> / <sub>2</sub> s, 1907,	13,000.00	13,000.00	13,715.00
Portland, Me.,	4s, 1902-1912,	20,000.00	20,000.00	20,200.00
"	6s, 1896-1907,	31,000.00	31,000.00	33,387.00
Providence, R. I.,	5s, 1900,	10,000.00	10,000.00	10,600.00
New Haven, Conn.,	4s, 1897,	2,000.00	2,000.00	2,000.00
"	7s, 1900-1901,	28,000.00	28,000.00	32,055.00
Wallingford, "	4s, 1923,	50,000.00	50,000.00	50,000.00
Derby, "	4s, 1914,	25,000.00	25,000.00	25,000.00
Ansonia, "	4s, 1905-1915,	17,000.00	17,000.00	17,000.00
Branford, "	4s, 1896-1908,	28,000.00	28,000.00	28,000.00
Washington, "	4s, 1896-1916,	39,000.00	39,000.00	39,000.00
New Milford, "	4s, 1896-1902,	15,000.00	15,000.00	15,000.00

## CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONTINUED.			
New Britain, Conn., 4s, 1903-1924, \$	45,000.00	45,000.00	45,000.00
Groton, " 4s, 1899-1915,	20,000.00	20,000.00	20,000.00
Saybrook, " 4s, 1904,	10,000.00	10,000.00	10,350.00
Danbury, " 4s, 1911-1912,	7,000.00	7,000.00	7,000.00
Norwich, " 7s, 1905,	4,000.00	4,000.00	4,920.00
Waterbury, " 7s, 1907,	2,000.00	2,000.00	2,025.00
Total, . . . . . \$	1,265,550.00	1,265,550.00	1,346,894.00
RAILROAD BONDS.			
N. Y., New Haven & Hartford, 4s, 1903, \$	175,000.00	175,000.00	182,875.00
New Haven & Northampton, 5s, 1911,	50,000.00	50,000.00	56,000.00
N. Y., Providence & Boston, 4s, 1942,	10,000.00	10,000.00	10,500.00
New London Northern, 4s, 1910,	50,000.00	50,000.00	51,500.00
New York & Harlem, 7s, 1900,	20,000.00	20,000.00	22,500.00
N. Y. Central & Hudson River, 7s, 1903,	200,000.00	200,000.00	242,000.00
United N. J. Rd. & Canal, 6s, 1901,	30,000.00	30,000.00	33,300.00
" " " 4s, 1929-1944,	28,000.00	28,000.00	30,710.00
Pittsb'rgh, Ft. Wayne & Chic., 7s, 1912,	28,000.00	28,000.00	37,800.00
Little Miami, 5s, 1912,	85,000.00	85,000.00	94,350.00
Morris & Essex, 7s, 1914,	100,000.00	100,000.00	138,000.00
Rensselaer & Saratoga, 7s, 1921,	86,000.00	86,000.00	122,980.00
Del. & Hudson Canal, Pa. Div., 7s, 1917,	77,000.00	77,000.00	107,800.00
Chic. & N. W., Madison Ex., 7s, 1911,	75,000.00	75,000.00	98,250.00
Menominee Extension, 7s, 1911,	50,000.00	50,000.00	65,500.00
Northwestern Union, 7s, 1917,	30,000.00	30,000.00	40,800.00
Chicago & Tomah, 6s, 1905,	25,000.00	25,000.00	28,125.00
Chicago & Milwaukee, 7s, 1898,	45,000.00	45,000.00	47,925.00
Cedar Rapids and Mo. River, 7s, 1916,	35,000.00	35,000.00	47,250.00
" " " " 7s, 1909,	15,000.00	15,000.00	19,050.00
Milw'k'e, L. Shore & West'n, 6s, 1921,	10,000.00	10,000.00	13,000.00
Illinois Central, Middle Division, 5s, 1921,	50,000.00	50,000.00	57,000.00
Springfield Division, 6s, 1898,	24,000.00	24,000.00	24,720.00
Iowa Falls & Sioux City, 7s, 1917,	15,000.00	15,000.00	19,500.00
Chic., Rock Island & Pacific, 6s, 1917,	37,000.00	37,000.00	46,990.00
Chicago & Southwestern, 7s, 1899,	30,000.00	30,000.00	32,400.00
Delaware & Bound Brook, 7s, 1905,	12,000.00	12,000.00	14,700.00
Trenton Branch, 6s, 1899,	14,000.00	14,000.00	14,910.00
Pittsburg, McKeesport & Youg., 6s, 1932,	52,000.00	52,000.00	68,640.00
McKeesport & Belle Vernon., 6s, 1918,	20,000.00	20,000.00	24,800.00
Buffalo, New York & Erie, 7s, 1916,	40,000.00	40,000.00	53,600.00
Sharon, 4½s, 1919,	30,000.00	30,000.00	31,200.00
Fonda, Johnstown & Glov'rsville, 7s, 1900,	10,000.00	10,000.00	11,000.00
Terre Haute & Indianapolis, 5s, 1925,	50,000.00	50,000.00	56,250.00
Detroit & Bay City, 8s, 1902,	10,000.00	10,000.00	12,000.00
Chic., Mil. & St. Paul, Dubuque, 6s, 1920,	20,000.00	20,000.00	24,000.00
Chicago & Alton, 6s, 1903,	3,000.00	3,000.00	3,360.00
Evansville & Terre Haute, 6s, 1923,	20,000.00	20,000.00	22,000.00



## CONNECTICUT SAVINGS BANK, NEW HAVEN.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.				
Central Ohio,	4½s, 1930, \$	36,000.00	36,000.00	37,080.00
St. Paul, Minn. & Manitoba,	6s, 1910,	25,000.00	25,000.00	29,250.00
Total,		\$ 1,722,000.00	1,722,000.00	2,073,615.00
BANK STOCKS.				
14 shares	National, New Haven, \$	1,400.00	1,400.00	2,310.00
125 "	Second " "	12,500.00	12,500.00	20,625.00
100 "	Yale " "	10,000.00	10,000.00	11,250.00
1,000 "	N. H. Co. " "	10,000.00	10,000.00	13,500.00
140 "	Merchants " "	7,000.00	7,000.00	6,300.00
50 "	Tr'd'smens " "	5,000.00	5,000.00	6,800.00
65 "	Meriden " Meriden,	6,500.00	6,500.00	8,000.00
60 "	First " "	6,000.00	6,000.00	8,400.00
38 "	Home " "	3,800.00	3,800.00	4,370.00
100 "	Nat. Bank of Com., New York,	10,000.00	10,000.00	18,500.00
150 "	" " Repub.,	15,000.00	15,000.00	23,700.00
150 "	Am. Ex. National, "	15,000.00	15,000.00	23,400.00
300 "	Phenix " "	6,000.00	6,000.00	6,900.00
39 "	Seventh " "	3,900.00	3,900.00	4,485.00
80 "	German-American, "	6,000.00	6,000.00	7,200.00
Total,		\$ 118,100.00	118,100.00	165,740.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	11,892; total amount, \$2,658,222.66
2	Number of depositors having \$1,000 and not over \$2,000,	1,447; total amount, 1,960,096.79
3	Number of depositors having over \$2,000 and not over \$10,000,	359; total amount, 1,012,760.79
4	Number of depositors having over \$10,000,	1; total amount, 10,014.55
5	Total number of depositors,	13,692; total deposits, \$5,641,094.79
6	Largest amount due a single depositor,	10,014.55
7	Number of accounts opened during the year, 3,150; number closed,	2,705.
8	Amount of income received during the year,	313,450.20
9	Amount of dividends declared during the year,	203,733.30
10	Amount deposited, including interest credited, the past year,	1,990,304.87
11	Amount withdrawn during the year,	1,714,777.80
12	Increase of deposits the past year,	275,527.07
13	Amount carried to surplus or profit and loss during the year,	18,721.35
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.

## CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

16	Rate of dividend the last year, 4 per cent.; on the excess of \$2,000 on any one account, 3 per cent.; when paid, Jan. 16 and July 16.	
17	State tax during the past year, . . . . .	\$13,303.36
18	Total office expenses the past year, including salaries, . . . . .	12,745.00
19	Net amount of income during the year from real estate owned, . . . . .	3,135.00
20	What assets, if any, yielding no income during the year, . . . . .	4,000.00
21	Are all loans on real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	55,000.00
23	Date of annual meeting for choice of officers, July.	

OFFICERS.—Henry F. English, Acting President; Elliott H. Morse, Treasurer; Directors or Trustees, Charles R. Ingersoll, Horace J. Morton, Joel A. Sperry, T. Attwater Barnes, Benjamin R. English, Wilbur F. Day, Michael Sonnenberg, Eli Whitney, George M. Grant.



## DEEP RIVER SAVINGS BANK.

HENRY R. WOOSTER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$428,311.00	Whole Amt. of Deposits, \$	1,185,250.52
Loans on Collateral Security, . . .	106,969.00	Surplus Account, . . .	40,000.00
United States Bonds, . . .	12,000.00	Interest Account, . . .	24,238.18
Town, City, and Corp. Bonds, . . .	213,500.00	Profit and Loss Account, . . .	4,466.96
Town, City, and Borough Notes and Orders, . . .	19,800.00	Rents, . . . . .	53.15
Railroad Bonds, . . .	347,800.00		
Bank Stocks in Connecticut, . . .	22,997.00		
Bank Stocks in other States, . . .	12,745.39		
Real Estate by Foreclosure, . . .	3,079.00		
Banking House, . . .	3,500.00		
Tax Account, . . .	1,367.82		
Expense Account, . . .	1,835.12		
Premium Account, . . .	42,547.24		
Cash in Bank, . . .	31,723.74		
Cash on hand, . . .	5,833.50		
Total Assets, . . .	\$1,254,008.81	Total Liabilities, . . .	\$1,254,008.81

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1925 Registered, . . . . . \$	12,000.00	12,000.00	14,700.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Saybrook, Notes, . . . . .	7,000.00	7,000.00	7,000.00
“ Chester, “ . . . . .	3,500.00	3,500.00	3,500.00
“ Haddam, Orders, . . . . .	9,300.00	9,300.00	9,300.00
Total, . . . . . \$	19,800.00	19,800.00	19,800.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Bridgeport, 7s, 1900, \$	10,000.00	10,000.00	11,400.00
“ Buffalo, 7s, 1915, . . . . .	5,000.00	5,000.00	7,300.00
“ Cleveland, 5s, 1902, . . . . .	5,000.00	5,000.00	5,500.00
“ Chicago, 6s, 1897, . . . . .	5,000.00	5,000.00	5,200.00
“ Cincinnati, 7s, 1909, . . . . .	10,000.00	10,000.00	13,000.00
“ Cincinnati, 6s, 1906, . . . . .	5,000.00	5,000.00	5,900.00
“ Columbus, 4½s, 1909, . . . . .	6,000.00	6,000.00	6,360.00
“ Columbus, 6s, . . . . .	5,000.00	5,000.00	5,100.00
“ Dayton, 6s, 1900, . . . . .	8,000.00	8,000.00	8,720.00
“ Dayton, 6s, 1903, . . . . .	5,000.00	5,000.00	5,700.00

## DEEP RIVER SAVINGS BANK.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.— CONT.						
City of Dayton,	5s,	1896,	\$	5,000.00	5,000.00	5,050.00
“ Duluth,	6s,	1911,		5,000.00	5,000.00	6,050.00
“ Duluth,	6s,	1897,		6,000.00	6,000.00	6,120.00
“ Duluth,	7s,	1897,		5,000.00	5,000.00	5,100.00
“ Fall River,	5s,	1909,		5,000.00	5,000.00	5,800.00
“ Hoboken,	6s,	1899,		4,000.00	4,000.00	4,160.00
“ Lewiston,	5s,	1917,		2,000.00	2,000.00	2,440.00
“ Louisville,	7s,	1901,		10,000.00	10,000.00	11,500.00
“ Louisville,	6s,	1897,		2,000.00	2,000.00	2,020.00
“ McKeesport,	4½s,	1920,		8,000.00	8,000.00	8,480.00
“ Minneapolis,	4½s,	1921,		13,000.00	13,000.00	15,080.00
“ New Albany,	5s,	1915,		10,000.00	10,000.00	11,400.00
“ New London,	7s,	1900,		10,000.00	10,000.00	11,400.00
“ Omaha,	5s,	1911,		10,000.00	10,000.00	11,000.00
“ Paterson,	4½s,	1906,		10,000.00	10,000.00	10,800.00
“ Portland,	5s,	1922,		15,000.00	15,000.00	16,800.00
“ Providence,	5s,	1900,		5,000.00	5,000.00	5,350.00
“ South Bend,	5s,	1909,		5,000.00	5,000.00	5,550.00
“ Springfield,	4½s,	1911,		1,000.00	1,000.00	1,030.00
“ Trenton,	5s,	1901,		4,000.00	4,000.00	4,200.00
“ Trenton,	5s,	1897,		4,500.00	4,500.00	4,590.00
“ Wilkesbarre,	4½s,	1924,		10,000.00	10,000.00	10,800.00
Totals,			\$	213,500.00	213,500.00	238,900.00
RAILROAD BONDS.						
Atchison & Nebraska,	7s,	1908,		5,000.00	5,000.00	6,250.00
Atchison, Topeka & Santa Fe,	4s,	1989,		21,000.00	17,600.00	17,220.00
Bangor & Portland,	6s,	1930,		12,200.00	12,200.00	16,470.00
Buffalo, New York & Erie,	7s,	1916,		15,000.00	15,000.00	20,250.00
Camden & Burlington County,	6s,	1897,		1,000.00	1,000.00	1,030.00
Clayton & Theresa,	7s,	1898,		1,000.00	1,000.00	1,090.00
Cleveland & Pittsburgh,	7s,	1900,		10,000.00	10,000.00	11,800.00
Cincinnati, Hamilton & Dayton,	5s,	1905,		4,000.00	4,000.00	4,320.00
Cincinnati & Baltimore,	7s,	1900,		5,000.00	5,000.00	5,550.00
Chicago, Burlington & Quincy,	5s,	1919,		5,000.00	5,000.00	5,450.00
Chicago, Milwaukee & St. Paul,	6s,	1920,		5,000.00	5,000.00	6,000.00
Cowanesque Valley,	7s,	1902,		11,000.00	11,000.00	12,760.00
Central Ohio,	4½s,	1930,		15,000.00	15,000.00	15,750.00
Delaware & Hudson Canal Co.,	7s,	1917,		10,000.00	10,000.00	14,400.00
Delaware & Bound Brook,	7s,	1905,		5,000.00	5,000.00	6,250.00
Elmira & Williamsport,	6s,	1910,		1,000.00	1,000.00	1,180.00
Evansville & Terre Haute,	6s,	1921,		5,000.00	5,000.00	5,600.00
Erie & Pittsburgh,	7s,	1898,		5,000.00	5,000.00	5,350.00
Iowa Falls & Sioux City,	7s,	1917,		10,000.00	10,000.00	13,200.00
Joliet & Northern Indiana,	7s,	1907,		15,000.00	15,000.00	18,600.00
Kalamazoo & White Pigeon,	5s,	1940,		15,000.00	15,000.00	17,250.00
Metropolitan Ferry Co.,	5s,	1937,		4,000.00	4,000.00	4,320.00

## DEEP RIVER SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
McKeesport & Belle Vernon,	6s,	1918,	\$	10,000.00	10,000.00	12,300.00
Michigan Central,	6s,	1909,		6,000.00	6,000.00	7,200.00
Milwaukee, Lake Shore & Western,	6s,	1921,		5,000.00	5,000.00	6,700.00
New York, Lackawanna & Western,	6s,	1921,		10,000.00	10,000.00	13,400.00
Northern Railroad of New Jersey,	6s,	1916,		5,000.00	5,000.00	6,300.00
Northwestern Union,	7s,	1917,		5,000.00	5,000.00	6,850.00
Norwich & Worcester,	6s,	1897,		5,000.00	5,000.00	5,200.00
Norwood & Montreal,	5s,	1916,		11,000.00	11,000.00	12,210.00
Oswego & Rome,	7s,	1915,		6,000.00	6,000.00	8,100.00
Peninsula,	7s,	1898,		5,000.00	5,000.00	6,000.00
Pitts., McKeesport & Youghiogheny,	6s,	1932,		10,000.00	10,000.00	12,500.00
Rensselaer & Saratoga,	7s,	1921,		5,000.00	5,000.00	7,250.00
Shamokin Valley & Pottsville,	7s,	1901,		12,000.00	12,000.00	13,560.00
Southwest Pennsylvania,	7s,	1917,		2,000.00	2,000.00	2,800.00
Syracuse Northern,	7s,	1901,		5,000.00	5,000.00	5,750.00
St. Paul, Minneapolis & Manitoba,	6s,	1909,		15,000.00	15,000.00	17,850.00
St. Paul & Northern Pacific,	6s,	1923,		15,000.00	15,000.00	18,300.00
St. Louis, Jacksonville & Chicago,	7s,	1898,		1,000.00	1,000.00	1,070.00
Terre Haute & Indianapolis,	5s,	1925,		17,000.00	17,000.00	19,550.00
Troy & Bennington,	6s,	1897,		1,000.00	1,000.00	1,030.00
United New Jersey R.R. & Canal Co.,	4s,	1944,		10,000.00	10,000.00	11,300.00
Western Minnesota,	7s,	1907,		10,000.00	10,000.00	12,500.00
Totals,			\$	351,200.00	347,800.00	417,810.00
BANK STOCKS.						
90 shares Deep River National,				9,000.00	9,000.00	10,350.00
34 " Middletown "				2,550.00	3,292.00	3,570.00
30 " Meriden "				3,000.00	3,660.00	3,660.00
50 " Home " Meriden,				5,000.00	5,538.00	5,750.00
18 " First " "				1,800.00	2,280.00	2,340.00
30 " First " Hartford,				3,000.00	3,192.00	3,300.00
20 " Ansonia, "				1,000.00	1,575.00	1,590.00
20 " National Bank of Commerce, N. Y.,				2,000.00	2,500.00	3,900.00
20 " National Shoe and Leather, "				2,000.00	2,000.00	2,000.00
54 " Merchants National, "				2,700.00	2,705.39	4,050.00
Totals,			\$	32,050.00	35,742.39	40,510.00

## DEEP RIVER SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,904; total amount,	\$392,722.42
2	Number of depositors having \$1,000 and not over \$2,000,	205; total amount,	278,706.34
3	Number of depositors having over \$2,000 and not over \$10,000,	137; total amount,	513,821.76
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,246; total deposits,	\$1,185,250.52
6	Largest amount due a single depositor,		9,996.00
7	Number of accounts opened during the year, 204; number closed,	114.	
8	Amount of income received during the year,		65,345.76
9	Amount of dividends declared during the year,		49,650.93
10	Amount deposited, including interest credited, the past year,		192,327.99
11	Amount withdrawn during the year,		113,631.04
12	Increase of deposits the past year,		78,696.95
13	Amount carried to profit and loss during the year,		1,070.90
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, $2\frac{1}{2}$ per cent. November 1, 1894, 2 per cent. May 1, 1895.		
17	State tax during the past year,		2,699.39
18	Total office expenses the past year, including salaries,		4,387.52
19	Net amount of income during the year from real estate owned,		58.14
20	What assets, if any, yielding no income during the year,		2,000.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		20,000.00
23	Date of annual meeting for choice of officers, first Monday in July.		

OFFICERS.— President, Asa R Shailer; Vice-President, Milon Pratt; Treasurer, Henry R. Wooster; Directors, Richard P. Spencer, Washington F. Willcox, Henry L. Shaler, Joseph E. Silliman, Horace P. Denison.



## DERBY SAVINGS BANK, BIRMINGHAM.

THOS. S. BIRDSEYE, Treasurer.

INCORPORATED, 1846.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$1,345,846.00	Whole Am't of Deposits,	\$2,371,814.64
Loans on Collateral Security,	283,566.60	Surplus Account,	70,000.00
Loans on Personal Sec'y only,	199,850.00	Interest Account,	19,372.20
State of Washington war'ts,	8,958.11	Profit and Loss Account,	3,391.85
Town, City, and Corpora- tion Bonds,	178,394.80		
Town, City, and Borough Notes and Orders,	76,809.34		
School Dist. Notes and Orders,	1,000.00		
Railroad Bonds,	131,000.00		
Bank Stocks in Connecticut,	104,075.00		
Bank Stocks in other States,	37,800.00		
Banking House,	20,225.00		
Expense Account,	4,609.42		
Ousatonic Water Co. Stock,	12,500.00		
Cash in Bank,	40,183.58		
Cash on hand,	19,760.84		
Total Assets,	\$2,464,578.69	Total Liabilities,	\$2,464,578.69

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
State of Washington Warrants,	8,958.11	8,958.11	9,361.22
TOWN AND BOROUGH ORDERS.			
Town of Huntington,	55,909.34	55,909.34	55,909.34
Borough of Shelton,	20,900.00	20,900.00	20,900.00
Totals,	76,809.34	76,809.34	76,809.34
SCHOOL DISTRICT ORDER.			
Ferry School District,	1,000.00	1,000.00	1,000.00
STOCKS.			
Ousatonic Water Co. Stock,	12,500.00	12,500.00	12,500.00



## DERBY SAVINGS BANK, BIRMINGHAM. — CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.						
City of Bath, Me.,	6s,	1898,	\$	1,000.00	1,000.00	1,065.00
“ Wichita, Kan.,	6s,	1899,		7,000.00	7,000.00	7,245.00
“ New Albany, Ind.,	5s,	1915,		30,000.00	30,000.00	34,050.00
“ Toledo, Ohio,	7 <sup>3</sup> / <sub>10</sub> s,	1900,		1,000.00	1,000.00	1,140.00
“ “ “	4s,	1925,		20,000.00	20,000.00	20,300.00
“ “ “	4 <sup>1</sup> / <sub>2</sub> s,	1914,		3,000.00	3,000.00	3,142.50
“ “ “	4 <sup>1</sup> / <sub>2</sub> s,	1914,		1,000.00	1,000.00	1,080.00
“ Newark, N. J.,	7s,	1905,		1,000.00	1,000.00	1,250.00
“ Los Angeles, Cal.,	4 <sup>1</sup> / <sub>2</sub> s,	1901,		5,000.00	5,000.00	5,150.00
“ “ “	4 <sup>1</sup> / <sub>2</sub> s,	1904,		5,000.00	5,000.00	5,225.00
“ “ “	4 <sup>1</sup> / <sub>2</sub> s,	1916,		5,000.00	5,000.00	5,425.00
“ “ “	4 <sup>1</sup> / <sub>2</sub> s,	1933,		5,000.00	5,000.00	5,600.00
“ Columbus, Ohio,	6s,	1901,		2,000.00	2,000.00	2,220.00
“ “ “	6s,	1899-1906,		4,000.00	4,000.00	4,480.00
“ Fort Wayne, Ind.,	6s,	1896-1901,		1,894.80	1,894.80	1,970.59
“ Lexington, Ky.,	4 <sup>1</sup> / <sub>2</sub> s,	1920,		6,000.00	6,000.00	6,480.00
“ Aurora, Ill.,	6s,	1899-1903,		10,000.00	10,000.00	11,100.00
“ Derby, Conn.,	4s,	1914,		40,000.00	40,000.00	42,400.00
Village of West Duluth, Minn.,	7s,	1896,		24,000.00	24,000.00	24,480.00
“ “ “	6s,	1911,		5,000.00	5,000.00	6,100.00
Kansas City Water Co., Kan.,	6s,	1907,		1,500.00	1,500.00	1,500.00
Totals,			\$	178,394.80	178,394.80	191,403.09
RAILROAD BONDS.						
Chicago, Mil. & St. Paul,	6s,	1920,		20,000.00	20,000.00	23,900.00
Cedar Rapids & Mo. River,	7s,	1916,		5,000.00	5,000.00	6,800.00
Wisconsin Valley,	7s,	1909,		20,000.00	20,000.00	25,000.00
Balt. & Cumb. Valley Ex.,	6s,	1931,		20,000.00	20,000.00	25,200.00
Central Ohio,	4 <sup>1</sup> / <sub>2</sub> s,	1930,		20,000.00	20,000.00	21,400.00
St. Paul, Minneapolis & Manitoba,	6s,	1910,		30,000.00	30,000.00	36,900.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		1,000.00	1,000.00	1,110.00
Northern Illinois R. R. Co.,	5s,	1910,		5,000.00	5,000.00	5,550.00
Mil., Lake Shore & Western,	6s,	1925,		5,000.00	5,000.00	6,450.00
Morris & Essex,	7s,	1914,		5,000.00	5,000.00	7,200.00
Totals,			\$	131,000.00	131,000.00	159,510.00
BANK STOCKS						
40 shares Citizens National, Waterbury,				4,000.00	4,000.00	5,000.00
20 “ “ Waterbury “ “				1,000.00	1,000.00	1,800.00
73 “ “ Yale “ New Haven,				7,300.00	7,300.00	8,541.00
50 “ “ Second “ “				5,000.00	5,000.00	8,375.00
300 “ “ New Haven Co. “ “				3,000.00	3,000.00	3,900.00
5 “ “ National Tradesmen’s, “				500.00	500.00	700.00
23 “ “ “ New Haven, “				2,300.00	2,300.00	3,841.00
179 “ “ Merchants National, “				8,950.00	8,950.00	7,876.00

## DERBY SAVINGS BANK, BIRMINGHAM.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
418 shares	Birmingham National, Derby,	\$ 41,800.00	41,800.00	71,060.00
23 "	First " Bridgeport,	2,300.00	2,300.00	4,025.00
63 "	Bridgeport " "	3,150.00	3,150.00	5,985.00
62 "	City " "	6,200.00	6,200.00	9,300.00
27 "	Connecticut " "	2,700.00	2,700.00	4,050.00
41 "	Middletown " Middletown,	3,075.00	3,075.00	4,346.00
40 "	Central " "	3,000.00	3,000.00	3,720.00
68 "	First " Norwich,	6,800.00	6,800.00	6,800.00
60 "	Ansonia " Ansonia,	3,000.00	3,000.00	4,500.00
153 "	American Ex. " New York,	15,300.00	15,300.00	24,633.00
225 "	Nat. B'k of Com., "	22,500.00	22,500.00	44,550.00
Totals, . . . . .		\$ 141,875.00	141,875.00	223,002.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	5,213; total amount,	\$997,265.80
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	556; total amount,	744,885.55
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	220; total amount,	629,663.29
4	Number of depositors having over \$10,000, . . . . .	0; total amount,	0
5	Total number of depositors, . . . . .	5,989; total deposits,	\$2,371,814.64
6	Largest amount due a single depositor, . . . . .		9,285.12
7	Number of accounts opened during the year, 2,303; number closed, . . . . .		1,797.
8	Amount of income received during the year, . . . . .		117,899.83
9	Amount of dividends declared during the year, . . . . .		102,216.79
10	Amount deposited, including interest credited, the past year, . . . . .		627,568.39
11	Amount withdrawn during the year, . . . . .		324,035.63
12	Increase of deposits the past year, . . . . .		303,532.76
13	Amount carried to surplus or profit and loss during the year, . . . . .		None.
14	Amount of paper past due, . . . . .		15,000.00
15	Amount of paper charged off the past year, . . . . .		None.
16	Rate of dividend the last year, 5 per cent. on \$2,000 and under, 4 per cent. on the excess of \$2,000; when paid, January and July. . . . .		
17	State tax during the past year, . . . . .		5,172.07
18	Total office expenses the past year, including salaries, . . . . .		8,534.76
19	Net amount of income during the year from real estate owned, . . . . .		None.
20	What assets, if any, yielding no income during the year, . . . . .		None.
21	Are all loans upon real estate secured by first mortgage? . . . . .		Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .		60,000.00
23	Date of annual meeting for choice of officers, June 30th. . . . .		

OFFICERS.—President, William E. Downes; Vice-President, David Torrance; Treasurer, Thos. S. Birdseye; Directors or Trustees, Chas. H. Nettleton, Geo. B. Clark, Benjamin Nichols, Henry A. Nettleton, George W. Beardsley, Thomas S. Birdseye, John Peterson.

## DIME SAVINGS BANK OF CROMWELL.

ARTHUR BOARDMAN, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$104,404.50	Whole Amount of Deposits, . . .	\$130,568.50
Loans on Collateral Security, . . .	250.00	Surplus Account, . . .	8,000.00
Loans on Personal Sec'y only, . . .	2,415.00	Interest Account, . . .	10,592.41
Town, City, and Borough Notes and Orders, . . .	13,357.00		
Bank Stocks in Connecticut, . . .	7,200.00		
Banking House Fixtures, . . .	782.66		
Tax Account, State, . . .	183.43		
Expense Account, . . .	575.28		
Premium Account, . . .	1,783.18		
Cash in Bank, . . .	15,618.21		
Cash on hand, . . .	2,591.65		
Total Assets, . . .	\$149,160.91	Total Liabilities, . . .	\$149,160.91

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES.			
Town of Cromwell, . . . . . \$	13,357.00	13,357.00	13,357.00
BANK STOCKS.			
52 shares Middlesex Co. Nat., Middlet'n, Conn., . . .	5,200.00	5,200.00	5,200.00
31 " Waterbury Nat'l, Waterb'y, " . . .	1,550.00	1,550.00	2,325.00
6 " Central National, Middletown, " . . .	450.00	450.00	570.00
Totals, . . . . . \$	7,200.00	7,200.00	8,095.00

## MISCELLANEOUS ITEMS.

1 Number of depositors having less than \$1,000, . . . . .	599; total amount, . . . . .	\$57,060.14
2 Number of depositors having \$1,000 and not over \$2,000, . . . . .	24; total amount, . . . . .	33,785.23
3 Number of depositors having over \$2,000 and not over \$10,000, . . . . .	11; total amount, . . . . .	39,723.13
4 Number of depositors having over \$10,000, . . . . .	0; total amount, . . . . .	0
5 Total number of depositors, . . . . .	634; total deposits, . . . . .	\$130,568.50

## DIME SAVINGS BANK OF CROMWELL.—CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

6	Largest amount due a single depositor, . . . . .	\$9,135.29
7	Number of accounts opened during the year, 72; number closed, 32.	
8	Amount of income received during the year, . . . . .	7,092.65
9	Amount of dividends declared during the year, . . . . .	4,793.04
10	Amount deposited, including interest credited the past year, . .	43,848.28
11	Amount withdrawn during the year, . . . . .	37,869.99
12	Increase of deposits the past year, . . . . .	5,978.29
13	Amount carried to surplus or profit and loss during the year, . .	1,000.00
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January 1st, and July 1st.	
17	State tax during the past year, . . . . .	183.43
18	Total office expenses the past year, including salaries, . . . .	575.28
19	Net amount of income during the year from real estate owned, . .	None.
20	What assets, if any, yielding no income during the year, . . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	4,900.00
23	Date of annual meeting for choice of officers, second Monday of October.	

OFFICERS. — President, George S. Wilcox; Treasurer, Arthur Boardman; Directors or Trustees, George S. Wilcox, Luther S. Smith, Bulkley Edwards, Richard Gay, Andrew J. Botelle, Edward S. Coe, Edbert D. Hammond, Samuel V. Hubbard, Russel Frisbie, George H. Butler, Daniel C. Tryon, Charles P. Sage, Seth Paddock, Thomas W. Beaumont, George S. Butler, Arthur Boardman.



## DIME SAVINGS BANK OF HARTFORD.

THOMAS M. SMITH, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$346,308.00	Whole Amount of Deposits,	\$871,032.54
Loans on Collateral Security,	129,540.00	Surplus Account,	25,000.00
State Bonds,	1,378.23	Interest Account,	22,677.18
Town, City, and Corp. B'ds,	147,050.00	Profit and Loss Account,	2,849.82
Railroad Bonds,	192,775.00		
Bank Stocks in Connecticut,	41,900.00		
Tax Account,	955.43		
Expense Account,	4,087.45		
Office Furniture,	500.00		
Cash in Bank,	51,117.05		
Cash on hand,	5,948.38		
Total Assets,	\$921,559.54	Total Liabilities,	\$921,559.54

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
State of Washington, warrants,	\$ 1,378.23	1,378.23	1,405.56
TOWN, CITY, AND CORPORATION BONDS.			
City of Kansas City, Kan.,	6s, 1896-1899,	6,000.00	6,120.00
" Dayton, Ohio,	6s, 1897,	5,000.00	5,162.50
" Louisville, Ky.,	5s, 1911,	6,000.00	6,900.00
" St. Paul, Minn.,	5s, 1909,	5,000.00	5,675.00
" Los Angeles, Cal.,	5s, 1897,	5,000.00	5,075.00
" Denver, Col.,	5s, 1906,	7,000.00	7,630.00
" Superior, Wis.,	5s, 1912,	7,000.00	7,630.00
" Seattle, Wash.,	5s, 1910,	1,000.00	1,025.00
" Minneapolis, Minn.,	4½s, 1921,	5,000.00	5,750.00
" Toledo, Ohio,	4½s, 1913,	20,000.00	21,400.00
" Lexington, Ky.,	4½s, 1920,	10,000.00	10,400.00
" Omaha, Neb.,	4½s, 1910,	3,000.00	3,210.00
" Newark, N. J.,	4s, 1922,	5,000.00	5,212.50
" Denver, Col.,	4s, 1907,	10,000.00	10,000.00
" Chicago, Ill.,	4s, 1921,	10,000.00	10,400.00
" " "	4s, 1912,	3,000.00	3,135.00
" Louisville, Ky.,	4s, 1930,	1,000.00	1,065.00
" Ottumwa, Iowa,	4s, 1905,	5,000.00	4,900.00
" " "	4s, 1906,	14,000.00	13,720.00
Town of West Hartford,	4s, 1920,	20,000.00	20,000.00
Totals,	\$ 148,000.00	147,050.00	154,410.00



## DIME SAVINGS BANK OF HARTFORD. — CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Iowa Midland,	8s,	1900,	\$	10,000.00	12,000.00	11,700.00
Iowa Falls & Sioux City,	7s,	1917,		15,000.00	19,000.00	19,800.00
Buffalo, New York & Erie,	7s,	1916,		5,000.00	5,000.00	6,762.50
Des Moines & Minneapolis,	7s,	1907,		1,000.00	1,000.00	1,230.00
Kan. City, St. Jo. & Council Bluffs,	7s,	1907,		17,000.00	21,000.00	20,740.00
Escanaba & Lake Superior,	6s,	1901,		1,000.00	1,000.00	1,070.00
Hannibal & St. Joseph,	6s,	1911,		10,000.00	10,000.00	12,025.00
Bald Eagle Valley,	6s,	1910,		2,000.00	2,000.00	2,040.00
Milwaukee, Lake Shore & Western,	6s,	1925,		5,000.00	5,000.00	6,200.00
McKeesport & Belle Vernon,	6s,	1918,		5,000.00	5,000.00	6,300.00
Pittsb'gh, McKeesport & Youghio.,	6s,	1932,		5,000.00	6,000.00	6,500.00
Norwood & Montreal,	5s,	1916,		5,000.00	5,000.00	5,700.00
Chicago, Rock Island & Pacific,	5s,	1934,		10,000.00	10,000.00	10,400.00
Cleveland & Mahoning Valley,	5s,	1933,		25,000.00	27,775.00	29,375.00
Terre Haute & Indianapolis,	5s,	1925,		30,000.00	33,000.00	34,200.00
Chic. & Northwest'n,	4½s,	1902,		5,000.00	5,000.00	5,150.00
Central Ohio,	4½s,	1930,		20,000.00	20,000.00	20,700.00
United N. Jersey R. R. & Canal Co.,	4s,	1944,		5,000.00	5,000.00	5,700.00
Totals,			\$	176,000.00	192,775.00	205,592.50
BANK STOCKS.						
125 shares National Exchange,		Hartford,	\$	6,250.00	6,250.00	7,500.00
102 " American Nat.,		"		5,100.00	5,100.00	6,120.00
95 " Phoenix		"		9,500.00	9,500.00	11,400.00
40 " Mercantile		"		4,000.00	4,000.00	3,400.00
33 " Farmers & Mechanics,		"		3,300.00	3,300.00	3,630.00
30 " Charter Oak		"		3,000.00	3,000.00	2,850.00
21 " Ætna		"		2,100.00	2,100.00	3,045.00
9 " Conn. Trust & Safe Dep. Co.,		"		900.00	900.00	1,440.00
5 " State,		"		500.00	500.00	500.00
34 " Middlesex Co. Nat.,		Middletown,		3,400.00	3,400.00	3,434.00
38 " Middletown		"		2,850.00	2,850.00	4,028.00
10 " Nat. Bank of New Eng.,		E. Haddam,		1,000.00	1,000.00	1,000.00
Totals,			\$	41,900.00	41,900.00	48,347.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,270; total amount,	\$462,328.62
2	Number of depositors having \$1,000 and not over \$2,000,	208; total amount,	256,102.45
3	Number of depositors having over \$2,000 and not over \$10,000,	49; total amount,	152,601.47
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	6,527; total deposits,	\$871,032.54

## DIME SAVINGS BANK OF HARTFORD. — CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

6	Largest amount due a single depositor, . . . . .	\$8,268.89
7	Number of accounts opened during the year, 959; number closed, 668.	
8	Amount of income received during the year, . . . . .	45,336.74
9	Amount of dividends declared during the year, . . . . .	30,299.26
10	Amount deposited, including interest credited the past year,	354,510.86
11	Amount withdrawn during the year, . . . . .	280,973.43
12	Increase of deposits the past year, . . . . .	73,537.43
13	Amount carried to surplus during the year, . . . . .	2,500.00
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent.; when paid, April 1st and October 1st.	
17	State tax during the past year, . . . . .	1,910.87
18	Total office expenses the past year, including salaries, . . . .	7,737.03
19	Net amount of income during the year from real estate owned,	None.
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	39,000.00
23	Date of annual meeting for choice of officers, Third Wednesday in July.	

OFFICERS.— Alfred E. Burr, President; Thomas M. Smith, Treasurer; Directors or Trustees, Alfred E. Burr, H. S. Hayden, J. R. Redfield, Thomas Sisson, James Bolter, P. H. Woodward, S. G. Dunham, C. C. Kimball, C. S. Davidson, Henry L. Bunce, John Fairman, R. P. Chapman, Geo. H. Day, Wm. W. Hyde, John H. Hall, C. R. Chapman, Silas Goodell, Chas. B. Whiting, E. O. Goodwin, D. A. Rood, R. H. Ensign, John W. Welch, Thomas M. Smith.

## DIME SAVINGS BANK OF NORWICH.

FRANK L. WOODARD, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$827,117.08	Whole Amt. of Deposits, . . .	\$1,855,390.93
Loans on Collateral Security, . . .	279,211.70	Surplus Account, . . .	60,000.00
Loans on Personal Sec'y only, . . .	52,068.29	Interest Account, . . .	38,466.39
Town, City, and Corp. B'ds, . . .	269,300.00	Profit and Loss Account, . . .	40,275.33
School Dist. Notes and Orders, . . .	10,700.00	Rent, . . .	2,778.45
Railroad Bonds, . . .	275,000.00		
Bank Stocks in Connecticut, . . .	23,500.00		
Real Estate Advances, . . .	21.21		
Real Estate by Foreclosure, . . .	82,838.29		
Banking House, . . .	12,800.00		
Tax Account, . . .	2,078.90		
Expense Account, . . .	2,809.24		
Cash in Bank, . . .	155,711.21		
Cash on hand, . . .	3,755.18		
Total Assets, . . .	\$1,996,911.10	Total Liabilities, . . .	\$1,996,911.10

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Central School District, Norwich, Conn., . . . \$	10,000.00	10,000.00	10,000.00
Falls " " " " . . .	700.00	700.00	700.00
Totals, . . . . . \$	10,700.00	10,700.00	10,700.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Cincinnati, O., . . . 6s, 1909,	22,000.00	22,000.00	26,290.00
" Cincinnati, O., . . . 6s, 1906,	1,000.00	1,000.00	1,190.00
" Cincinnati, O., . . . 7 <sup>3</sup> / <sub>10</sub> s, 1906,	5,000.00	5,000.00	6,525.00
" Columbus, O., . . . 5s, 1910,	25,000.00	25,000.00	28,250.00
" Columbus, O., St. Imp., . . . 6s, 1906,	11,000.00	11,000.00	11,330.00
" Denver, Col., . . . 4s, 1907,	10,000.00	10,000.00	10,000.00
" Minneapolis, Minn., . . . 4s, 1922,	20,000.00	20,000.00	21,600.00
" Hoboken, N. J., . . . 4 <sup>1</sup> / <sub>2</sub> s, 1912,	10,000.00	10,000.00	10,612.00
" Norwich, Conn., Skg. Fd., . . . 5s, 1908,	1,000.00	1,000.00	1,160.00
" Norwich, Conn., . . . 3 <sup>1</sup> / <sub>2</sub> s, 1925,	26,000.00	26,000.00	26,000.00
" Portland, Ore., City Hall, . . . 5s, 1922,	35,000.00	35,000.00	39,900.00
" Omaha, Neb., Library, . . . 5s, 1912,	10,000.00	10,000.00	11,200.00
" Omaha, Neb., Park, . . . 5s, 1912,	25,000.00	25,000.00	28,000.00
" Omaha, Neb., Sewer, . . . 6s, 1901,	5,000.00	5,000.00	5,550.00
" Toledo, O., Gen. Fd. Refdg, . . . 4 <sup>1</sup> / <sub>2</sub> s, 1914,	25,000.00	25,000.00	27,562.50
" Duluth, Minn., . . . 5s, 1918,	6,000.00	6,000.00	6,900.00

## DIME SAVINGS BANK OF NORWICH.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
<b>TOWN, CITY, AND CORPORATION BONDS.—CONT.</b>			
City of Duluth, Minn., 5s, 1923, \$	6,000.00	6,000.00	7,020.00
" Duluth, Minn., Park, 4s, 1921,	11,000.00	11,000.00	11,000.00
" Los Angeles, Cal., 4½, 1934-5,	15,300.00	15,300.00	17,136.00
Totals, . . . . . \$	269,300.00	269,300.00	297,225.50
<b>RAILROAD BONDS.</b>			
Louisiana & Missouri River, 7s, 1900,	20,000.00	20,000.00	22,400.00
Chicago & Northwestern:—			
Northwestern Union, 7s, 1917,	30,000.00	30,000.00	41,100.00
Des Moines & Minn., 7s, 1907,	25,000.00	25,000.00	29,375.00
Ottumwa, C. F. & St. P., 5s, 1909,	3,000.00	3,000.00	3,255.00
Northern Illinois, 5s, 1910,	1,000.00	1,000.00	1,085.00
Iowa Division, 4½s, 1902,	10,000.00	10,000.00	10,250.00
Joliet & No. Ind., 7s, 1907,	13,000.00	13,000.00	15,990.00
Chicago, Milwaukee & St. Paul:—			
Chicago & Pacific Western, 5s, 1921,	22,000.00	22,000.00	25,300.00
La Crosse & Davenport, 5s, 1919,	30,000.00	30,000.00	31,500.00
Mineral Point, 5s, 1910,	25,000.00	25,000.00	26,750.00
Norwich & Worcester, 6s, 1897,	1,000.00	1,000.00	1,035.00
Morris & Essex, 7s, 1914,	10,000.00	10,000.00	14,400.00
New London Northern, 4s, 1910,	50,000.00	50,000.00	51,250.00
Pitts., McKeesport & Youhiogheny, 6s, 1932,	10,000.00	10,000.00	13,000.00
St. P., Minn & Man. (Dakota Ext.), 6s, 1910,	25,000.00	25,000.00	30,250.00
Totals, . . . . . \$	275,000.00	275,000.00	316,940.00
<b>BANK STOCKS.</b>			
85 shares Thames National Bank, Norwich, .	8,500.00	8,500.00	13,175.00
10 " Second National Bank, " .	1,000.00	1,000.00	1,000.00
50 " Uncas National Bank, " .	5,000.00	5,000.00	5,000.00
90 " Merchants National Bank, " .	9,000.00	9,000.00	10,800.00
Totals, . . . . . \$	23,500.00	23,500.00	29,975.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,834; total amount,	\$701,842.62
2	Number of depositors having \$1,000 and not over \$2,000, .	350; total amount,	460,351.78
3	Number of depositors having over \$2,000 and not over \$10,000, .	171; total amount,	580,736.30
4	Number of depositors having over \$10,000,	5; total amount,	112,460.23
5	Total number of depositors, . . . . .	6,360; total deposits,	\$1,855,390.93



## DIME SAVINGS BANK OF NORWICH.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor, . . . . .	\$38,104.18
7	Number of accounts opened during the year, 797; number closed, 846.	
8	Amount of income received during the year, . . . . .	109,366.23
9	Amount of dividends declared during the year, . . . . .	69,889.22
10	Amount deposited, including interest credited, the past year, . .	470,675.34
11	Amount withdrawn during the year, . . . . .	409,100.65
12	Increase of deposits the past year, . . . . .	61,574.69
13	Amount carried to surplus or profit and loss during the year, . .	10,133.40
14	Amount of paper past due (secured by collateral), . . . . .	40,500.00
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent.; when paid, May and November.	
17	State tax during the past year, . . . . .	4,157.80
18	Total office expenses the past year, including salaries, . . . .	7,099.26
19	Net amount of income during the year from real estate owned, . .	1,185.81
20	What assets, if any, yielding no income during the year, . . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation. . . . .	50,000.00
23	Date of annual meeting for choice of officers, second Wednesday in May.	

OFFICERS.—President, Edw. R. Thompson; Vice-Presidents, H. H. Osgood, W. R. Austin, J. Hunt Smith; Treasurer, Frank L. Woodard; Directors, Wm. C. Osgood, F. J. Leavens, C. D. Browning, W. R. Burnham, Gardiner Greene, Jr., E. G. Bidwell, Geo. C. Raymond, Nicholas Tarrant, Frank L. Woodard, Adam Reid.



## DIME SAVINGS BANK OF WALLINGFORD.

LEONARD B. BISHOP, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$375,195.00	Whole Amt. of Deposits, . .	\$409,785.75
Loans on Collateral Sec'y, . .	3,900.00	Surplus Account, . . .	30,376.29
Loans on Personal Sec'y only, .	15,625.00	Interest Account, . . .	6,092.28
United States Bonds, . . .	10,000.00		
Railroad Bonds, . . .	6,000.00		
Bank Stocks in Connecticut, .	19,400.00		
Expense Account, . . .	959.96		
Premium Account, . . .	389.56		
Suspense Account, . . .	78.88		
Cash in Bank, . . .	14,664.15		
Cash on hand, . . .	41.77		
Total Assets, . . .	\$446,254.32	Total Liabilities, . . .	\$446,254.32

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1925, Registered, . . . . \$	10,000.00	10,000.00	12,300.00
RAILROAD BONDS.			
Chicago, Burlington & Quincy Co., 7s, 1903, . \$	6,000.00	6,000.00	7,260.00
BANK STOCKS.			
172 shares First Nat'l, Wallingford, Conn. . \$	17,200.00	17,200.00	18,920.00
16 " First Nat'l, Meriden, " . . .	1,600.00	1,600.00	2,000.00
6 " Home Nat'l, " . . .	600.00	600.00	732.00
Totals, . . . . . \$	19,400.00	19,400.00	21,652.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,840; total amount,	\$257,652.91
2	Number of depositors having \$1,000 and not over \$2,000, . . .	90; total amount,	114,502.38
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	14; total amount,	37,630.46
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . . .	1,944; total deposits,	\$409,785.75

## DIME SAVINGS BANK OF WALLINGFORD.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor, . . . . .	\$4,573.25
7	Number of accounts opened during the year, 313; number closed, 235.	
8	Amount of income received during the year, . . . . .	21,758.63
9	Amount of dividends declared during the year, . . . . .	14,662.13
10	Amount deposited, including interest credited, the past year, . .	153,900.87
11	Amount withdrawn during the year, . . . . .	128,515.99
12	Increase of deposits the past year, . . . . .	25,384.88
13	Amount carried to surplus or profit and loss during the year, . .	1,829.57
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January 2 per cent., July 2 per cent.	
17	State tax during the past year, . . . . .	880.62
18	Total office expenses the past year, including salaries, . . . .	2,360.88
19	Net amount of income during the year from real estate owned, . .	None.
20	What assets, if any, yielding no income during the year, . . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	25,000.00
23	Date of annual meeting for choice of officers, second Tuesday in July.	

OFFICERS.— President, L. M. Hubbard; Treasurer, Leonard B. Bishop; Directors or Trustees, L. M. Hubbard, H. Mallon, Charles N. Jones, George M. Hallenbeck, Linus H. Hall, Marcus S. Cook, Henry L. Hall, Charles B. Yale, Albert D. Judd.

## DIME SAVINGS BANK OF WATERBURY.

GUERNSEY S. PARSONS, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1895.

ASSETS:	LIABILITIES.
Loans on Real Estate, . . \$1,205,008.00	Whole Amt. of Deposits, \$2,766,297.66
Loans on Collateral Security, 409,750.00	Surplus Account, . . . 90,000.00
Loans on Personal Sec'y only, 359,300.00	Interest Account, . . . 71,558.69
United States Bonds, . . 47,000.00	Profit and Loss Account, . . 299.48
State Bonds, Washington	
Warrants, . . . . 9,881.05	
Town, City, and Corp. Bds., 120,500.00	
Town, City, and Borough	
Notes and Orders, . . . 128,500.00	
School District Notes and	
Orders, . . . . . 24,525.00	
Railroad Bonds, . . . 377,000.00	
Bank Stocks in Connecticut, 75,350.00	
Bank Stocks in other States, 2,700.00	
Banking House and Repair	
Account, . . . . . 36,332.28	
Insurance Account, . . . 128.76	
Premium Account, . . . 42,414.80	
Cash in Bank, . . . . 56,371.34	
Cash on hand, . . . . 33,394.60	
Total Assets, . . . \$2,928,155.83	Total Liabilities, . . \$2,928,155.83

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1925, Coupon, . . . . . \$	40,000.00	47,000.00	49,200.00
STATE BONDS.			
Washington Warrants, . . . . .	9,881.05	9,881.05	9,881.05
TOWN, CITY, AND BOR. NOTES AND ORDERS.			
City of Waterbury, . . . . . \$	60,000.00	60,000.00	60,000.00
Town of Waterbury, . . . . .	50,000.00	50,000.00	50,000.00
“ Watertown, . . . . .	18,500.00	18,500.00	18,500.00
Totals, . . . . . \$	128,500.00	128,500.00	128,500.00

## DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School, Waterbury, . . . . . \$	10,000.00	10,000.00	10,000.00
Hopeville, " . . . . .	9,500.00	9,500.00	9,500.00
Waterville, " . . . . .	2,425.00	2,425.00	2,425.00
East Mountain, " . . . . .	1,500.00	1,500.00	1,500.00
Saw-Mill Plain, " . . . . .	500.00	500.00	500.00
Town Plot, " . . . . .	250.00	250.00	250.00
Center, Watertown, . . . . .	350.00	350.00	350.00
Totals, . . . . . \$	24,525.00	24,525.00	24,525.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Waterbury, 4½s, 1904, . \$	5,000.00	5,000.00	5,175.00
" " 4½s, 1905, .	5,000.00	5,000.00	5,200.00
" Stamford, 4s, 1896, .	5,000.00	5,000.00	5,000.00
" " 4s, 1901, .	5,000.00	5,000.00	5,000.00
" " 4s, 1906, .	5,000.00	5,000.00	5,000.00
" Paterson, 5s, 1902, .	10,000.00	10,000.00	10,600.00
" Columbus, 6s, 1897, .	6,500.00	6,500.00	6,695.00
" " 6s, 1902, .	4,000.00	4,000.00	4,480.00
" Dayton, 5s, 1905, .	19,000.00	19,000.00	20,520.00
" " 5s, 1906, .	1,000.00	1,000.00	1,090.00
" Paterson, 4½s, 1933, .	10,000.00	10,000.00	11,000.00
" " 4½s, 1907, .	10,000.00	10,000.00	10,500.00
" Toledo, 4½s, 1903, .	15,000.00	15,000.00	15,600.00
" " 4s, 1925, .	20,000.00	20,000.00	20,000.00
Totals, . . . . . \$	120,500.00	120,500.00	125,860.00
RAILROAD BONDS.			
Chicago & Northwestern, 7s, 1911, \$	30,000.00	33,500.00	38,400.00
Madison Extension, 7s, 1911, .	25,000.00	27,000.00	32,000.00
Chicago & Tomah, 6s, 1905, .	20,000.00	21,000.00	22,400.00
Chicago & Milwaukee, 7s, 1898, .	5,000.00	5,000.00	5,450.00
Northwestern Union, 7s, 1917, .	20,000.00	22,500.00	27,000.00
Northern Illinois, 5s, 1910, .	20,000.00	20,000.00	22,000.00
Iowa Division, 4½s, 1902, .	20,000.00	20,000.00	20,000.00
Ottum., Cedar Falls & St. P., 5s, 1909, .	20,000.00	20,000.00	21,300.00
Milwaukee, Lake Shore & Western, 6s, 1924, .	15,000.00	15,000.00	18,600.00
Chicago & Northwestern, 7s, 1915, .	10,000.00	10,000.00	13,300.00
Syracuse, Binghamton & N. Y., 7s, 1906, .	10,000.00	10,000.00	12,200.00
Sharon, 4½s, 1919, .	20,000.00	20,000.00	20,000.00
Central Ohio, 4½s, 1930, .	20,000.00	20,000.00	20,000.00
McKeesport & Belle Vernon, 6s, 1918, .	27,000.00	27,000.00	32,940.00
Pitts., McKeesp't & Youghiogh'y, 6s, 1932, .	10,000.00	10,000.00	12,700.00
Saginaw & Western, 6s, 1913, .	15,000.00	15,000.00	10,000.00
Delaware & Hudson Canal Co., 7s, 1917, .	5,000.00	6,000.00	6,750.00



## DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Terre Haute & Indianapolis, 5s, 1925, \$	25,000.00	25,000.00	27,000.00
St. P., Minneap. & Man., Dak. Ex., 6s, 1910,	40,000.00	40,000.00	46,400.00
Watertown & Rome, R., W. & Ogd., 6s, 1910,	10,000.00	10,000.00	12,000.00
Totals, . . . . . \$	367,000.00	377,000.00	420,440.00
BANK STOCKS.			
887 shares Waterbury National, Waterbury,	44,350.00	70,350.00	77,612.50
50 " Bristol " Bristol,	5,000.00	5,000.00	8,750.00
24 " Nat. Shoe & Leather, New York,	2,400.00	2,700.00	2,160.00
Totals, . . . . . \$	51,750.00	78,050.00	88,522.50

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,467; total amount, \$1,491,575.33
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	526; total amount, 682,518.70
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	177; total amount, 582,030.21
4	Number of depositors having over \$10,000, . . . . .	1; total amount, 10,173.42
5	Total number of depositors, . . . . .	10,171; total deposits, \$2,766,297.66
6	Largest amount due a single depositor, . . . . .	10,173.42
7	Number of accounts opened during the year, 2,405; number closed, 1,475.	
8	Amount of income received during the year, . . . . .	135,729.47
9	Amount of dividends declared during the year, . . . . .	107,975.84
10	Amount deposited, including interest credited, the past year, . . . . .	954,071.37
11	Amount withdrawn during the year, . . . . .	700,309.26
12	Increase of deposits the past year, . . . . .	253,762.11
13	Amount carried to surplus or profit and loss during the year, . . . . .	50,000.00
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	2,500
16	Rate of dividend the last year, 4½ per cent.; when paid, October, 1894, April, 1895.	
17	State tax during the past year, . . . . .	6,149.93
18	Total office expenses the past year, including salaries, . . . . .	6,219.20
19	Net amount of income during the year from real estate owned, . . . . .	462.50
20	What assets, if any, yielding no income during the year, . . . . .	29,500.00
21	Are all loans upon real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	115,000.00
23	Date of annual meeting for choice of officers, 2d Wednesday in January.	

OFFICERS. — Henry H. Peck, President; Guernsey S. Parsons, Treasurer, Directors or Trustees, Elisha Leavenworth, Arthur O. Shepardson, Chas. W. Gillette, Edward M. Burrall, Fred A. Spencer, Edward C. Lewis, Edward L. Frisbie, Sr., Guernsey S. Parsons, Norman D. Granniss, Henry H. Peck, John W. Smith, Leman W. Cutler, Buel Hemingway.



## ESSEX SAVINGS BANK.

E. W. REDFIELD, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$216,042.33	Whole Am't of Deposits, . .	\$618,521.71
Loans on Collateral Security, . .	9,300.00	Surplus Account, . . .	25,000.00
Loans on Personal Sec'y only, . .	9,943.00	Profit and Loss Account, . .	18,746.95
State Bonds, . . .	13,212.61	Rents, . . . . .	848.81
Town, City, and Corp. B'ds, . .	86,000.00		
Town, City, and Borough Notes and Orders, . . .	17,500.00		
Railroad Bonds, . . .	161,500.00		
Railroad Stocks, . . .	3,272.38		
Bank Stocks in Connecticut, . .	61,614.33		
Bank Stocks in other States, . .	20,814.37		
Real Estate by Foreclosure, . .	31,872.66		
Banking House, . . .	4,000.00		
Expense Account, . . .	614.02		
Premium Account, . . .	10,000.00		
Summary Accounts, . . .	624.78		
Office Furniture, etc., . . .	760.00		
Cash in Bank, . . .	13,529.16		
Cash on hand, . . .	2,517.83		
Total Assets, . . .	\$663,117.47	Total Liabilities, . . .	\$663,117.47

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Colorado, . . . . . \$	13,212.61	13,212.61	13,212.61
RAILROAD STOCKS.			
Delaware & Hudson Canal, . . . .	3,400.00	3,272.38	4,522.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Lyme, 5s, 1898, <sup>\$</sup>	500.00	500.00	500.00
" Essex, 4s, 1911, . . . . .	17,000.00	17,000.00	17,000.00
" New Haven, 3½s, 1939, . . . . .	1,000.00	1,000.00	970.00
City of Cincinnati, Ohio, 7s, 1904, . . . . .	8,000.00	8,000.00	9,400.00
" " " 7- <sup>3</sup> / <sub>10</sub> s, 1902, . . . . .	19,000.00	19,000.00	22,850.00
" " " 6s, 1909, . . . . .	10,000.00	10,000.00	11,500.00
" Columbus, " 6s, 1898, . . . . .	1,500.00	1,500.00	1,545.00
" " " 6s, 1900, . . . . .	1,000.00	1,000.00	1,060.00
" " " 6s, 1907, . . . . .	12,500.00	12,500.00	14,125.00
" Davenport, Iowa, 6s, 1899, . . . . .	6,000.00	6,000.00	6,300.00
" Duluth, Minn., 5s, 1896, . . . . .	2,000.00	2,000.00	2,010.00
" " " 5s, 1897, . . . . .	2,000.00	2,000.00	2,020.00
" " " 5s, 1898, . . . . .	2,000.00	2,000.00	2,030.00

## ESSEX SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONTINUED.						
City of Duluth, Minn.,	5s,	1899,	\$	2,000.00	2,000.00	2,040.00
“ Denver, Col.,	6s,	1901,		5,000.00	5,000.00	5,325.00
“ Tacoma, Wash.,	5s,	1913,		5,000.00	5,000.00	5,300.00
“ Pueblo, Col.,	6s,	1906,		5,000.00	5,000.00	5,540.00
“ Aurora, Ill.,	6s,	1899,		4,000.00	4,000.00	4,428.00
Totals, . . . . .			\$	103,500.00	103,500.00	113,943.00
RAILROAD BONDS.						
Central Pacific,	6s,	1898,	\$	1,000.00	1,000.00	1,030.00
N. Y. Central & Hudson River,	7s,	1903,		15,000.00	15,000.00	17,800.00
Chic., Mil. & St. Paul, Min. Pt.,	5s,	1910,		21,000.00	21,000.00	23,331.00
Southwest Division,	6s,	1909,		14,000.00	14,000.00	15,694.00
Dubuque “	6s,	1920,		8,000.00	8,000.00	9,048.00
Milwaukee & St. Paul,	7s,	1903,		10,000.00	10,000.00	11,200.00
Joliet & Northern Indiana,	6s,	1907,		10,000.00	10,000.00	11,180.00
Iowa Falls & Sioux City,	7s,	1917,		15,000.00	15,000.00	17,145.00
Chicago & Tomah,	6s,	1908,		8,000.00	8,000.00	8,960.00
Atchison, Topeka & Santa Fe,	4s,	1889,		6,000.00	6,000.00	4,860.00
“ “ “	2½s,	1889,		3,500.00	3,500.00	1,155.00
Iowa Midland,	8s,	1900,		5,000.00	5,000.00	5,600.00
Northern Illinois,	5s,	1910,		5,000.00	5,000.00	5,555.00
Central Ohio,	4½s,	1930,		5,000.00	5,000.00	6,035.00
Chicago & Northwestern,	6s,	1929,		4,000.00	4,000.00	4,536.00
Saginaw & Western,	6s,	1913,		5,000.00	5,000.00	5,775.00
Simsbury, Hazleton & Wilksb.,	5s,	1923,		6,000.00	6,000.00	6,804.00
Staten Island,	4½s,	1943,		10,000.00	10,000.00	12,140.00
Evansville & Terre Haute,	6s,	1923,		5,000.00	5,000.00	5,665.00
Milw'k'e, L. Shore & West'n,	6s,	1924,		5,000.00	5,000.00	5,670.00
Totals, . . . . .			\$	161,500.00	161,500.00	177,183.00
BANK STOCKS.						
40 shares Central	Nat.,	Middletown,	\$	3,000.00	4,263.00	4,263.00
40 “ Middlesex Co.	“	“		4,000.00	4,173.00	4,173.00
47 “ Middletown	“	“		3,525.00	5,007.00	5,010.00
19 “ Charter Oak	“	Hartford,		1,900.00	2,093.00	1,235.00
12 “ City,	“	“		1,200.00	1,212.00	1,200.00
20 “ Hartford	“	“		2,000.00	3,105.00	2,740.00
18 “ Hartford Trust Co.,	“	“		1,800.00	1,818.00	2,520.00
50 “ Nat. Exchange,	“	“		2,500.00	3,250.00	3,250.00
27 “ Phoenix	Nat.,	“		2,700.00	2,875.00	3,105.00
10 “ Deep River	“	Saybrook,		1,000.00	1,200.00	1,200.00
38 “ Danbury	“	Danbury,		3,800.00	5,034.00	5,034.00
18 “ Pahquioque	“	“		1,800.00	2,436.00	2,436.00
7 “ First	“	Bridgeport,		700.00	1,246.00	1,250.00

## ESSEX SAVINGS BANK.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.						
7 shares	Merchants	Nat.,	Norwich,	\$ 700.00	700.00	700.00
25 "	Second	"	"	2,500.00	2,900.00	2,900.00
10 "	Uncas	"	"	1,000.00	1,260.00	1,260.00
10 "	Second	"	New Haven,	1,000.00	1,160.00	1,160.00
25 "	National, of	"	Norwalk,	2,500.00	2,650.00	2,650.00
20 "	Fairfield Co.	"	"	2,000.00	2,000.00	2,000.00
57 "	Saybrook	"	Essex,	2,850.00	4,107.50	2,850.00
15 "	Yale	"	New Haven,	1,500.00	1,784.83	1,740.00
30 "	First	"	Meriden,	3,000.00	3,900.00	3,900.00
7 "	Conn. T. & S. Dep. Co.,	"	Hartford,	700.00	1,120.00	1,120.00
11 "	Bank of New Eng.,	"	E. Haddam,	1,100.00	1,100.00	880.00
20 "	Merchants Nat.,	"	New Haven,	1,000.00	940.00	940.00
2 "	Hartford Trust Co.,	"	Hartford,	200.00	280.00	280.00
30 "	Am. Ex.	Nat.,	New York,	3,000.00	3,257.50	4,800.00
11 "	Continental	"	"	1,100.00	1,563.75	1,375.00
30 "	Chatham	"	"	750.00	635.62	2,745.00
10 "	Bank of N. York,	"	"	1,000.00	1,005.00	2,300.00
10 "	Bank of America,	"	"	1,000.00	992.50	2,200.00
25 "	Fourth	"	"	2,500.00	3,087.50	4,450.00
28 "	Ninth	"	"	2,800.00	3,110.00	3,360.00
20 "	National Park,	"	"	2,000.00	2,062.50	5,600.00
28 "	Bank of Commerce,	"	"	2,800.00	2,800.00	5,600.00
16 "	Shoe & Leather,	"	"	1,600.00	2,300.00	1,568.00
Totals, . . . . . \$				68,525.00	82,428.70	93,794.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,692; total amount,	\$290,554.07
2	Number of depositors having \$1,000 and not over \$2,000,	107; total amount,	144,151.31
3	Number of depositors having over \$2,000 and not over \$10,000,	52; total amount,	183,816.33
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,851; total deposits,	\$618,521.71
6	Largest amount due a single depositor,		7,809.82
7	Number of accounts opened during the year, 135; number closed,	109.	
8	Amount of income received during the year,		34,049.28
9	Amount of dividends declared during the year,		24,597.30
10	Amount deposited, including interest credited, the past year,		82,531.93
11	Amount withdrawn during the year,		73,889.41
12	Increase of deposits the past year,		8,642.52
13	Amount carried to premium account during the year,		9,008.35
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.

## ESSEX SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

16	Rate of dividend the last year, 4 per cent. ; when paid, 2 per cent. January and July.	
17	State tax during the past year, . . . . .	\$1,330.73
18	Total office expenses the past year, including salaries, . . . . .	2,569.47
19	Net amount of decrease during the year from real estate owned, . . . . .	290.86
20	What assets, if any, yielding no income during the year, . . . . .	2,000.00
21	Are all loans on real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	5,000.00
23	Date of annual meeting for choice of officers, fourth Monday in July.	

OFFICERS.—Jos. H. Tucker, President; E. W. Redfield, Treasurer; Directors or Trustees, Jos. H. Tucker, C. H. Hubbard, N. H. Williams, W. H. Parmelee, L. L. Wooster.



## FAIRFIELD COUNTY SAVINGS BANK, NORWALK.

JAMES H. BAILEY, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, .	\$340,176.67	Whole Amt. of Deposits, .	\$659,225.76
Loans on Collateral Security, .	33,600.00	Surplus Account, .	20,000.00
Loans on Personal Sec'y only, .	10,550.00	Interest Account, .	12,560.76
Town, City, and Corp. Bonds, .	88,126.00	Profit and Loss Account, .	4,191.58
Town, City, and Borough		Box Account, .	54 00
Notes and Orders, .	66,000.00		
School Dist. Notes and Orders, .	13,525.00		
Railroad Bonds, .	12,500.00		
Bank Stocks in Connecticut, .	40,280.00		
Bank Stocks in other States, .	45,180.00		
Real Estate by Foreclosure, .	19,861.73		
Furniture and Fixtures, .	1,450.00		
Cash in Bank, .	23,545.38		
Cash on hand, .	1,237.32		
Total Assets, .	\$696,032.10	Total Liabilities, .	\$696,032.10

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND CITY NOTES AND ORDERS.			
Town of Norwalk, . . . . .	\$ 61,000.00	61,000.00	61,000.00
City of Norwalk, . . . . .	5,000.00	5,000.00	5,000.00
Totals, . . . . .	\$ 66,000.00	66,000.00	66,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Over River School District, . . . . .	\$ 7,000.00	7,000.00	7,000.00
Center School District, . . . . .	6,525.00	6,525.00	6,525.00
Totals, . . . . .	\$ 13,525.00	13,525.00	13,525.00
TOWN, CITY, AND CORPORATION BONDS.			
Borough of Norwalk, Sewer, 4s, 1907, \$	10,000.00	10,000.00	10,200.00
Borough of Bethel, Conn., Water, 6s, 1903,	3,000.00	3,114.00	3,390.00
" " " " " " 6s, 1908,	9,000.00	9,342.00	10,710.00
City of Columbus, Ohio, 6s, 1906,	14,000.00	14,670.00	14,560.00
" Newark, N. J., Water, 4s, 1922,	10,000.00	10,000.00	10,200.00
" Chicago, Ill., W. C. E., 4s, 1921,	20,000.00	20,000.00	21,600.00
" Aurora, Ill., 6s, 1899,	6,000.00	6,000.00	6,180.00
" Dayton, Ohio, 6s, 1903,	8,000.00	8,000.00	8,960.00



## FAIRFIELD COUNTY SAVINGS BANK, NORWALK.—CONT.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONT'D.			
City of Pueblo, Col., 6s, 1902, \$	2,000.00	2,000.00	2,180.00
“ New Albany, Ind., 5s, 1915,	5,000.00	5,000.00	5,600.00
Totals, . . . . . \$	87,000.00	88,126.00	93,580.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, 6s, 1917,	10,000.00	12,500.00	13,000.00
BANK STOCKS.			
100 shares National, Norwalk, . . . . \$	10,000.00	10,000.00	10,200.00
18 “ Central National, Norwalk, . . .	1,800.00	1,800.00	1,980.00
91 “ Fairfield County, Norwalk, . . .	9,100.00	9,100.00	7,280.00
85 “ City National, So. Norwalk, . . .	8,500.00	8,500.00	10,200.00
15 “ First National, New Canaan, . . .	1,500.00	1,275.00	1,500.00
14 “ “ Westport, . . . . .	1,400.00	1,400.00	1,470.00
3 “ Connecticut National, Bridgeport, .	300.00	405.00	450.00
8 “ First National, Norwich, . . . .	800.00	800.00	800.00
50 “ Thames “ “ . . . . .	5,000.00	7,000.00	7,500.00
40 “ Continental National, New York,	4,000.00	4,000.00	5,000.00
50 “ Fourth “ “ . . . . .	5,000.00	5,000.00	8,750.00
50 “ Republic “ “ . . . . .	5,000.00	5,000.00	8,000.00
30 “ Mercantile “ “ . . . . .	3,000.00	3,000.00	5,100.00
30 “ Central “ “ . . . . .	3,000.00	3,000.00	3,600.00
72 “ Merchants Ex. “ “ . . . . .	3,600.00	3,600.00	4,140.00
255 “ Phenix “ “ . . . . .	5,100.00	5,100.00	5,865.00
187 “ Tradesmen's “ “ . . . . .	7,480.00	7,480.00	7,683.20
10 “ Seventh “ “ . . . . .	1,000.00	1,000.00	1,150.00
25 “ Southern “ “ . . . . .	2,500.00	5,000.00	3,750.00
30 “ Western “ “ . . . . .	3,000.00	3,000.00	3,390.00
Totals, . . . . . \$	81,080.00	85,460.00	97,808.20

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,315; total amount,	\$303,741.90
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	121; total amount,	159,590.92
3	Number of depositors having over \$2,000 and not over \$10,000,	59; total amount,	195,892.94
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . . . .	1,495; total deposits,	\$659,225.76
6	Largest amount due a single depositor, . . . . .		8,626.20
7	Number of accounts opened during the year, 230; number closed, 192.		

## FAIRFIELD COUNTY SAVINGS BANK, NORWALK.—CONT.

## MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount of income received during the year, . . . . .	\$34,527.72
9	Amount of dividends declared during the year, . . . . .	24,790.51
10	Amount deposited, including interest credited, the past year, . . . . .	185,206.67
11	Amount withdrawn during the year, . . . . .	145,089.39
12	Increase of deposits the past year, . . . . .	40,117.28
13	Amount carried to surplus or profit and loss during the year, . . . . .	2,765.65
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent.; when paid, 2 per cent. April 10th, and 2 per cent. October 10th.	
17	State tax during the past year, . . . . .	1,374.44
18	Total office expenses the past year, including salaries, . . . . .	4,196.43
19	Net amount of income during the year from real estate owned, . . . . .	413.27
20	What assets, if any, yielding no income during the year, . . . . .	10,480.00
21	Are all loans upon real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	13,000.00
23	Date of annual meeting for choice of officers, fourth Wednesday in January.	

OFFICERS.—President, Asa B. Woodward; Treasurer, James H. Bailey; Directors or Trustees, Asa B. Woodward, James G. Gregory, Alfred H. Camp, Henry F. Guthrie, J. Thornton Prowitt, Joseph C. Randle, Charles Olmstead, G. Willis White, Thomas S. Stout.

## FALLS VILLAGE SAVINGS BANK.

U. H. MINER, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$223,790.19	Whole Amount of Deposits, \$638,383.46
Loans on Collateral Security, 12,982.00	Surplus Account, . . . 32,000.00
Loans on Personal Sec'ty only, 116,709.86	Interest Account, . . . 5,891.96
Town, City, and Corp. Bonds, 90,000.00	
Railroad Bonds, . . . 100,500.00	
Bank Stocks in Connecticut, 38,857.00	
Bank Stocks in other States, 11,200.00	
Real Estate by Foreclosure, 32,714.47	
Banking House, . . . 12,230.28	
Insurance Account, . . . 104.67	
Expense Account, . . . 976.32	
Premium Account, . . . 19,335.00	
Cash in Banks, . . . 9,522.66	
Cash on hand, . . . 7,352.97	
Total Assets, . . . \$676,275.42	Total Liabilities, . . . \$676,275.42

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Cleveland, Ohio, . . . . 6s, 1898, \$	20,000.00	20,000.00	21,300.00
Cincinnati, " . . . . 6s, 1909, .	10,000.00	10,000.00	12,000.00
Columbus, " (optional), . . 6s, 1907, .	7,000.00	7,000.00	7,350.00
Columbus, " . . . . 5s, 1913, .	10,000.00	10,000.00	11,000.00
Omaha, Neb., . . . . 6s, 1898, .	4,500.00	4,500.00	4,725.00
" " . . . . 5s, 1912, .	5,000.00	5,000.00	5,500.00
Harrisburg, Penn., . . . . 5s, 1900, .	5,000.00	5,000.00	5,200.00
Duluth, Minn., . . . . 6s, 1895, .	2,000.00	2,000.00	2,000.00
" " . . . . 6s, 1896, .	2,000.00	2,000.00	2,020.00
" " . . . . 6s, 1897, .	2,000.00	2,000.00	2,040.00
" " . . . . 4s, 1920, .	5,000.00	5,000.00	5,000.00
St. Paul, " . . . . 4s, 1919, .	7,000.00	7,000.00	7,210.00
" " . . . . 6s, 1898, .	500.00	500.00	530.00
" " . . . . 6s, 1900, .	5,000.00	5,000.00	5,400.00
Aurora, Ill., . . . . 6s, 1903, .	5,000.00	5,000.00	5,500.00
Totals, . . . . . \$	90,000.00	90,000.00	96,775.00
RAILROAD BONDS.			
Chicago & Northwestern:—			
Madison Extension, . . . 7s, 1911, \$	10,000.00	13,100.00	13,100.00
Northwestern Union, . . . 7s, 1917, .	10,500.00	14,210.00	14,490.00

## FALLS VILLAGE SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago & Northwestern, continued:—			
Menominee Extension, . . . 7s, 1911, \$	5,000.00	6,750.00	6,550.00
Chicago & Tomah, . . . 6s, 1905,	10,000.00	11,950.00	11,400.00
Milwaukee & Madison, . . . 6s, 1905,	10,000.00	11,900.00	11,400.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	5,000.00	5,000.00	5,300.00
Chicago, Milwaukee & St. Paul:—			
Mineral Point Division, . . . 5s, 1910,	5,000.00	5,000.00	5,250.00
Southwestern Division, . . . 6s, 1909,	5,000.00	5,000.00	5,600.00
Illinois Central, Springfield Div., 6s, 1898,	10,000.00	10,000.00	10,400.00
Chicago & Alton, Miss. River Bridge, 6s, 1912,	5,000.00	5,000.00	5,600.00
C., R. I. & P., Chic. & Southwestern, 7s, 1899,	5,000.00	5,000.00	5,400.00
Delaware & Bound Brook, . . . 7s, 1905,	5,000.00	6,550.00	6,000.00
Morris & Essex, . . . 7s, 1914,	10,000.00	13,950.00	13,800.00
Joliet & Indiana, . . . 7s, 1907,	5,000.00	6,425.00	6,250.00
Totals, . . . . . \$	100,500.00	119,835.00	120,540.00
BANK STOCKS.			
167 shares National Iron, Falls Village, . . \$	16,700.00	18,217.00	19,205.00
40 " First National, Norwich, . . .	4,000.00	4,000.00	4,200.00
89 " Second " " . . .	8,900.00	10,940.00	8,900.00
30 " Thames " " . . .	3,000.00	4,500.00	4,500.00
12 " Merchants " " . . .	1,200.00	1,200.00	1,320.00
112 " Continental " New York, . . .	11,200.00	11,200.00	14,000.00
Totals, . . . . . \$	45,000.00	50,057.00	52,125.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,299; total amount,	\$264,513.95
2	Number of depositors having \$1,000 and not over \$2,000,	116; total amount,	154,967.83
3	Number of depositors having over \$2,000 and not over \$10,000,	67; total amount,	218,901.68
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,482; total deposits,	\$638,383.46
6	Largest amount due a single depositor,		7,846.09
7	Number of accounts opened during the year, 165; number closed, 161.		
8	Amount of income received during the year,		34,492.59
9	Amount of dividends declared during the year,		24,744.45
10	Amount deposited, including interest credited, the past year,		99,596.46
11	Amount withdrawn during the year,		97,003.91
12	Increase of deposits the past year,		2,592.55

## FALLS VILLAGE SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

13	Amount carried to surplus or profit and loss during the year, . .	\$2,000.00
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.	
17	State tax during the past year, . . . . .	1,331.98
18	Total office expenses the past year, including salaries, . . . . .	2,916.56
19	Net amount of income during the year from real estate owned, . . . . .	581.13
20	What assets, if any, yielding no income during the year, . . . . .	10,000.00
21	Are all loans upon real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	13,000.00
23	Date of annual meeting for choice of officers, September.	

OFFICERS.—President, E. W. Spurr; Treasurer, U. H. Miner; Directors or Trustees, E. W. Spurr, U. H. Miner, J. H. Barnum, H. C. Gaylord, Geo. W. Hall, E. J. Hornbeck, J. Lee Ensign.



## FARMERS &amp; MECHANICS SAVINGS BANK, MIDDLETOWN.

FRED B. CHAFFEE, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$1,000,063.00	Whole Amt. of Deposits, \$2,295,204.13
Loans on Collateral Security, 83,958.00	Surplus Account, . . . 100,000.00
Loans on Personal Sec'y only, 18,092.00	Interest Account, . . . 21,313.95
United States Bonds, . . . 25,000.00	Profit and Loss Account, . . 27,102.93
Town, City, and Corp. Bonds, 699,500.00	Loan Accounts, . . . 1,197.43
Railroad Bonds, . . . 188,500.00	
Bank Stocks in Connecticut, 240,400.00	
Real Estate by Foreclosure, 70,612.30	
Bank Block, . . . 50,103.46	
Tax Account, . . . 2,361.07	
Expense Account, . . . 1,972.78	
Miscellaneous Account, . . 921.58	
Loan Accounts, . . . 1,442.93	
Cash in Bank, . . . 58,314.18	
Cash on hand, . . . 3,577.14	
Total Assets, . . . \$2,444,818.44	Total Liabilities, . . . \$2,444,818.44

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fives of 1904, Coupon, . . . . . \$	25,000.00	25,000.00	29,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Middletown, Conn., 4s, 1896-1908, \$	104,000.00	104,000.00	106,080.00
“ Portland, “ 3 <sup>6</sup> / <sub>10</sub> s, 1909, . . .	11,000.00	10,800.00	11,000.00
“ “ “ 4s, 1896-1911, . . .	26,000.00	26,000.00	26,130.00
“ “ “ 4s, 1905, . . .	30,000.00	30,000.00	30,600.00
“ Middlefield, “ 4s, 1896-1906, . . .	11,000.00	11,000.00	11,110.00
“ Chatham, “ 3 <sup>7</sup> / <sub>10</sub> s, 1910, . . .	35,000.00	35,000.00	35,000.00
“ Lyme, “ 5s, 1898, . . .	2,000.00	2,000.00	2,050.00
City of Bath, Me., 6s, 1902, . . .	6,000.00	6,000.00	6,690.00
“ Kansas City, Mo., 7s, 1897, . . .	6,000.00	6,000.00	6,240.00
“ Springfield, “ 4 <sup>1</sup> / <sub>2</sub> s, 1905, . . .	25,000.00	25,000.00	26,000.00
“ Youngstown, O., 6s, 1896-1903, . . .	19,200.00	19,200.00	20,379.50
“ Dayton, “ 4s, 1905, . . .	7,000.00	7,000.00	7,070.00
“ “ “ 5s, 1907, . . .	10,000.00	10,000.00	11,000.00
“ Toledo, “ 7 <sup>8</sup> / <sub>10</sub> s, 1900, . . .	5,000.00	5,000.00	5,675.00
“ “ “ 4 <sup>1</sup> / <sub>2</sub> s, 1900, . . .	15,000.00	15,000.00	15,375.00
“ “ “ 4 <sup>1</sup> / <sub>2</sub> s, 1903, . . .	10,000.00	10,000.00	10,350.00
“ “ “ 4 <sup>1</sup> / <sub>2</sub> s, 1914, . . .	10,000.00	10,000.00	10,400.00
“ Columbus, “ 6s, 1897-1911, . . .	36,100.00	36,100.00	37,745.50
“ “ “ 5s, 1907, . . .	10,000.00	10,000.00	11,000.00
“ “ “ 5s, 1910, . . .	15,000.00	15,000.00	17,025.00
“ “ “ 4 <sup>1</sup> / <sub>2</sub> s, 1902, . . .	15,000.00	15,000.00	15,600.00

## FARMERS &amp; MECHANICS SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.							
City of Cincinnati,	O.,	7 <sup>3</sup> / <sub>16</sub> s,	1898,	\$	3,000.00	3,000.00	3,285.00
"	Milwaukee, Wis.,	7s,	1901-2,		16,000.00	16,000.00	17,920.00
"	La Crosse,	"	5s,	1899-1915,	30,000.00	30,000.00	31,950.00
"	Topeka,	Kan.,	6s,	1896-7,	4,000.00	4,000.00	4,040.00
"	Chicago,	Ill.,	4s,	1914,	25,000.00	25,000.00	26,250.00
"	Council Bluffs,	Ia.,	8s,	1896,	10,000.00	10,000.00	10,325.00
"	Davenport,	Ia.,	6s,	1900,	10,000.00	10,000.00	10,700.00
"	Duluth,	Minn.,	7s,	1896-8,	1,528 33	1,500.00	1,589.46
"	"	"	4s,	1920-1,	17,000.00	16,500.00	17,255.00
"	"	"	7s,	1895-7,	2,500.00	2,500.00	2,562.50
"	"	"	6s,	1901,	5,000.00	5,000.00	5,500.00
"	"	"	6s,	1911,	13,000.00	13,000.00	15,860.00
"	"	"	6s,	1898,	10,000.00	10,000.00	10,400.00
"	St. Paul,	"	5s,	1909-1915,	15,000.00	15,000.00	17,100.00
"	Omaha,	Neb.,	5s,	1912,	25,000.00	25,000.00	28,000.00
"	Denver,	Col.,	4s,	1899-1904,	10,000.00	9,900.00	10,025.00
"	"	"	5s,	1901-6,	5,000.00	5,000.00	5,250.00
"	Pueblo,	"	6s,	1904-6,	10,000.00	10,000.00	11,200.00
"	Portland,	Ore.,	5s,	1920-3,	30,000.00	30,000.00	33,400.00
"	South Bend,	Ind.,	5s,	1899-1914,	20,000.00	20,000.00	21,900.00
"	Tacoma,	Wash.,	5s,	1913,	15,000.00	15,000.00	15,375.00
"	McKeesport,	Pa.,	4 <sup>1</sup> / <sub>2</sub> s,	1910-20,	5,000.00	5,000.00	5,350.00
"	Paterson,	N. J.,	4 <sup>1</sup> / <sub>2</sub> s,	1903,	10,000.00	10,000.00	10,600.00
Totals,					\$ 700,328.33	699,500.00	738,356.96
RAILROAD BONDS.							
Baltimore & Cumberland Valley,	6s,	1931,	\$		10,000.00	10,000.00	12,700.00
Chicago & Northwestern:—							
Cedar Rapids & Mis. Riv. div.,	7s,	1916,			8,000.00	8,000.00	10,800.00
Des Moines & Minnesota	"	7s,	1907,		10,000.00	10,000.00	11,750.00
Chicago, Milwaukee & St. Paul:—							
Chicago & Lake Superior div.,	5s,	1921,			3,000.00	3,000.00	3,210.00
Dubuque	"	6s,	1920,		15,000.00	15,000.00	18,000.00
La Crosse & Davenport	"	5s,	1919,		21,000.00	21,000.00	22,680.00
Mineral Point	"	5s,	1910,		15,000.00	15,000.00	15,900.00
Southwestern	"	6s,	1909,		10,000.00	10,000.00	11,725.00
Fonda, Johnstown & Gloversville,	7s,	1900,			8,500.00	8,500.00	9,435.00
Saginaw & Western,	6s,	1913,			15,000.00	15,000.00	12,000.00
St. Paul, Minneapolis & Manitoba,	6s,	1910,			30,000.00	30,000.00	36,300.00
Sunbury, Hazelton & W.-Barre,	5s,	1928,			10,000.00	10,000.00	10,600.00
Terre Haute & Indianapolis,	5s,	1925,			25,000.00	25,000.00	27,500.00
Troy & Bennington,	6s,	1898-9,			8,000.00	8,000.00	8,400.00
Totals,					\$ 188,500.00	188,500.00	211,000.00
BANK STOCKS.							
308 shares Middlesex Co. Nat.,	Middletown,	\$			30,800.00	30,800.00	31,108.00
372 " Central	"	"			27,900.00	27,900.00	35,340.00

## FARMERS &amp; MECHANICS SAVINGS BANK.—CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.							
528 shares	Middletown	Nat.,	Middletown,	\$	39,600.00	39,600.00	56,496.00
303 "	First	"	"		30,300.00	30,300.00	32,118.00
20 "	"	"	Wallingford,		2,000.00	2,000.00	2,200.00
124 "	"	"	Portland,		12,400.00	12,400.00	13,020.00
146 "	"	"	Meriden,		14,600.00	14,600.00	18,250.00
51 "	Meriden	"	"		5,100.00	5,100.00	5,610.00
180 "	Home	"	"		18,000.00	18,000.00	21,600.00
120 "	First	"	Norwich,		12,000.00	12,000.00	12,000.00
120 "	Second	"	"		12,000.00	12,000.00	12,000.00
111 "	Thames	"	"		11,100.00	11,100.00	16,650.00
17 "	Uncas	"	"		1,700.00	1,700.00	1,700.00
100 "	New Britain	"	New Britain,		10,000.00	10,000.00	16,000.00
5 "	Deep River	"	Deep River,		500.00	500.00	600.00
30 "	Danbury	"	Danbury,		3,000.00	3,000.00	3,090.00
30 "	Nat. Commerce,		New London,		3,000.00	3,000.00	3,750.00
64 "	Nat. New England,		E. Haddam,		6,400.00	6,400.00	4,480.00
Totals,					\$ 240,400.00	240,400.00	286,012.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,379; total amount,	\$773,765.45
2	Number of depositors having \$1,000 and not over \$2,000,	449; total amount,	608,616.61
3	Number of depositors having over \$2,000 and not over \$10,000,	255; total amount,	912,822.07
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,083; total deposits,	\$2,295,204.13
6	Largest amount due a single depositor,		9,883.80
7	Number of accounts opened during the year, 500; number closed, 447.		
8	Amount of income received during the year,		117,937.43
9	Amount of dividends declared during the year,		86,986.56
10	Amount deposited, including interest credited, the past year,		468,810.25
11	Amount withdrawn during the year,		359,306.45
12	Increase of deposits the past year,		109,503.80
13	Amount carried to surplus or profit and loss during the year,		22,903.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, after February 10th and August 10th.		
17	State tax during the past year,		4,634.63
18	Total office expenses the past year, including salaries,		7,971.31
19	Net amount of income during the year from real estate owned,		4,123.94
20	What assets, if any, yielding no income during the year,		36,600.00
21	Are all loans upon real estate secured by first mortgage?		Yes.

## FARMERS &amp; MECHANICS SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

- 22 Largest amount loaned to one individual, company, society,  
or corporation, \$30,000.00
- 23 Date of annual meeting for choice of officers, second Wednesday in July.

OFFICERS. — President, John M. Douglas; Treasurer, Fred B. Chaffee; Directors or Trustees, John M. Douglas, A. B. Calef, E. Bound Chaffee, Ezra G. Cone, F. J. Chaffee, D. H. Chase, LL.D., Samuel T. Camp, William W. Wilcox, Hezekiah Scovil, Samuel Stearns, James K. Guy, Aug. H. Conklin, L. Bailey, M.D., Oscar Leach, H. G. Newton, O. Vincent Coffin, D. B. Coe, Geo. T. Meech.



## FARMINGTON SAVINGS BANK.

JULIUS GAY, Treasurer.

INCORPORATED, 1851.

## STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$2,032,692.00	Whole Am't of Deposits, . . .	\$2,921,981.72
Loans on Collateral Security, . . .	49,500.00	Surplus Account, . . .	88,000.00
Loans on Personal Sec'y only, . . .	3,000.00	Interest Account, . . .	105,979.95
Town, City, and Corp. B'ds, . . .	240,000.00		
Railroad Bonds, . . .	500,000.00		
Bank Stocks in Connecticut, . . .	161,800.00		
Bank Stocks in other States, . . .	20,300.00		
Real Estate by Foreclosure, . . .	43,928.00		
Banking House, . . .	6,000.00		
Cash in Bank, . . .	49,527.52		
Cash on hand, . . .	9,214.15		
Total Assets, . . .	\$3,115,961.67	Total Liabilities, . . .	\$3,115,961.67

## INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.				
Bridgeport, Conn., Town, . . .	4½s, 1910, \$	10,000.00	10,000.00	11,100.00
South Norwalk, Conn., Town, . . .	6s, 1905, . . .	10,000.00	10,000.00	12,100.00
Bath, Maine, City, . . .	6s, 1902, . . .	10,000.00	10,000.00	11,500.00
New Albany, Ind., City, . . .	5s, 1915, . . .	10,000.00	10,000.00	12,100.00
Fort Wayne, " " . . .	4½s, 1913, . . .	10,000.00	10,000.00	11,300.00
Boston, Mass., " " . . .	4s, 1919, . . .	30,000.00	30,000.00	33,750.00
" " " " . . .	5s, 1906, . . .	20,000.00	20,000.00	23,300.00
Providence, R. I., " " . . .	5s, 1906, . . .	30,000.00	30,000.00	34,500.00
Newark, N. J., " " . . .	6s, 1909, . . .	20,000.00	20,000.00	25,600.00
Paterson, " " " " . . .	5s, 1905, . . .	10,000.00	10,000.00	11,250.00
" " " " . . .	5s, 1906, . . .	10,000.00	10,000.00	11,360.00
Cleveland, Ohio, " " . . .	4½s, 1898, . . .	10,000.00	10,000.00	11,000.00
Scranton, Penn., " " . . .	4½s, 1909, . . .	20,000.00	20,000.00	21,700.00
Norwalk, Conn., " " . . .	4s, 1935, . . .	20,000.00	20,000.00	22,000.00
Bristol, " " Borough, . . .	4s, 1910, . . .	10,000.00	10,000.00	10,350.00
" " " " . . .	4s, 1915, . . .	10,000.00	10,000.00	10,450.00
Totals, . . . . .	\$	240,000.00	240,000.00	273,360.00
RAILROAD BONDS.				
Chicago, Rock Island & Pacific, . . .	6s, 1917, \$	40,000.00	40,000.00	52,000.00
Morris & Essex, . . .	7s, 1914, . . .	10,000.00	10,000.00	14,000.00
Buffalo, New York & Erie, . . .	7s, 1916, . . .	30,000.00	30,000.00	40,000.00
Pittsburgh, Ft. Wayne & Chicago, . . .	7s, 1912, . . .	10,000.00	10,000.00	13,800.00
N. Y. Central & Hudson River, . . .	7s, 1903, . . .	30,000.00	30,000.00	36,900.00
New York, Providence & Boston, . . .	7s, 1899, . . .	10,000.00	10,000.00	11,000.00



## FARMINGTON SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Terre Haute & Indianapolis,	5s, 1925, \$	40,000.00	40,000.00	46,000.00
Greene,	7s, 1902,	10,000.00	10,000.00	11,800.00
Northwestern Union,	7s, 1917,	70,000.00	70,000.00	98,000.00
Chicago, Mil. & St. Paul (S. W.),	6s, 1909,	30,000.00	30,000.00	34,900.00
Chicago & Southwestern,	7s, 1899,	20,000.00	20,000.00	22,000.00
Chicago & Tomah,	6s, 1905,	40,000.00	40,000.00	45,000.00
Illinois Central (Springfield Div.),	6s, 1898,	40,000.00	40,000.00	42,000.00
Maple River,	7s, 1897,	10,000.00	10,000.00	10,500.00
Milwaukee & Madison,	6s, 1905,	10,000.00	10,000.00	11,400.00
Milwaukee & St Paul,	7s, 1903,	20,000.00	20,000.00	25,000.00
Baltimore & Cumberland Val. Ex.,	6s, 1931,	10,000.00	10,000.00	13,000.00
McKeesport & Belle Vernon,	6s, 1918,	10,000.00	10,000.00	12,500.00
Delaware & Bound Brook,	7s, 1905,	20,000.00	20,000.00	25,000.00
New York, Lackawanna & Western,	6s, 1921,	10,000.00	10,000.00	13,500.00
Delaware & Hudson Canal Co.,	7s, 1917,	10,000.00	10,000.00	14,000.00
Cleveland & Mahoning Valley,	5s, 1938,	10,000.00	10,000.00	11,000.00
Rome, Watertown & Ogdensburgh,	6s, 1910,	10,000.00	10,000.00	12,500.00
Totals,	\$	500,000.00	500,000.00	615,800.00
BANK STOCKS.				
90 shares	Charter Oak National, Hartford, \$	9,000.00	9,000.00	8,100.00
100 "	Farmers & Mech's "	10,000.00	10,000.00	10,500.00
150 "	National Exchange, "	7,500.00	7,500.00	9,000.00
10 "	Hartford National, "	1,000.00	1,000.00	1,330.00
80 "	State, "	8,000.00	8,000.00	8,000.00
40 "	Mercantile National, "	4,000.00	4,000.00	3,200.00
50 "	Ætna "	5,000.00	5,000.00	7,250.00
200 "	First "	20,000.00	20,000.00	22,000.00
70 "	American "	3,500.00	3,500.00	4,200.00
50 "	Hartford Trust Co., "	5,000.00	5,000.00	7,000.00
100 "	National New Haven, New Haven,	10,000.00	10,000.00	16,800.00
60 "	Merchants National, "	3,000.00	3,000.00	2,700.00
50 "	Meriden " Meriden,	5,000.00	5,000.00	6,000.00
230 "	Home " "	23,000.00	23,000.00	27,600.00
120 "	First " "	12,000.00	12,000.00	13,200.00
8 "	Middlesex Co. " Middletown,	800.00	800.00	800.00
50 "	New Britain " New Britain,	5,000.00	5,000.00	7,500.00
100 "	Mechanics " "	10,000.00	10,000.00	12,500.00
100 "	National B'k of Norwalk, Norwalk,	10,000.00	10,000.00	10,700.00
100 "	First National, Litchfield,	10,000.00	10,000.00	12,500.00
106 "	Merchants " New York,	5,300.00	5,300.00	7,300.00
50 "	National B'k of Com., "	5,000.00	5,000.00	9,250.00
100 "	American Ex. National, "	10,000.00	10,000.00	16,000.00
Totals,	\$	182,100.00	182,100.00	223,430.00

## FARMINGTON SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,948; total amount,	\$741,805.72
2	Number of depositors having \$1,000 and not over \$2,000,	609; total amount,	800,531.00
3	Number of depositors having over \$2,000 and not over \$10,000,	367; total amount,	1,379,645.00
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,924; total deposits,	\$2,921,981.72
6	Largest amount due a single depositor,		9,000.00
7	Number of accounts opened during the year, 486; number closed, 287.		
8	Amount of income received during the year,		161,977.16
9	Amount of dividends declared during the year,		122,772.90
10	Amount deposited, including interest credited, the past year,		558,602.45
11	Amount withdrawn during the year,		357,859.86
12	Increase of deposits the past year,		200,742.59
13	Amount carried to surplus or profit and loss during the year,		7,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, $2\frac{1}{2}$ per cent. January, 2 per cent. July.		
17	State tax during the past year,		6,607.32
18	Total office expenses the past year, including salaries,		6,453.61
19	Net amount of income during the year from real estate owned,		334.05
20	What assets, if any, yielding no income during the year, Charter Oak National Bank.		
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		43,000.00
23	Date of annual meeting for choice of officers, third Monday in January.		

OFFICERS.—President, Franklin Wheeler; Treasurer, Julius Gay; Directors or Trustees, Franklin Wheeler, Chauncey Deming, Henry W. Barbour, Erastus Gay, Julius Gay, Newton Hart, Edward H. Deming, Danford N. Barney, Timothy H. Root.

## FREESTONE SAVINGS BANK, PORTLAND.

JNO. H. SAGE, Treasurer.

INCORPORATED, 1865.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$122,929.00	Whole Amount of Deposits, \$427,444.54	
Loans on Collateral Security, . . .	45,839.00	Surplus Account, . . .	20,500.00
Loans on Personal Sec'ty only, . . .	29,547.56	Interest Account, . . .	1,820.04
Town, City, and Corporation Bonds, . . .	80,000.00	Profit and Loss Account, . . .	7,649.55
Town, City, and Bor. Notes and Orders, . . .	2,000.00		
School District Notes and Orders, . . .	17,287.55		
Railroad Bonds, . . .	84,000.00		
Bank Stocks in Connecticut, . . .	37,225.00		
Bank Stocks in other States, . . .	7,500.00		
Real Estate by Foreclosure, . . .	1,500.00		
Insurance Account, . . .	41.88		
Expense Account, . . .	361.71		
Premium Account, . . .	4,500.00		
Cash in Bank, . . .	24,682.43		
Total Assets, . . .	\$457,414.13	Total Liabilities, . . .	\$457,414.13

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES AND ORDERS.			
Town of Portland, . . . . . \$	2,000.00	2,000.00	2,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
School District No. 2, Portland, . . . \$	16,872.55	16,872.55	16,872.55
"    "    6,    "    . . . . .	415.00	415.00	415.00
Totals, . . . . . \$	17,287.55	17,287.55	17,287.55
TOWN, CITY, AND CORPORATION BONDS.			
Town of Portland, 4s, 1905, . . . \$	10,000.00	10,000.00	10,300.00
"    "    4s, 1896-1911, . . .	15,000.00	15,000.00	15,300.00
City of Cleveland, 6s, 1898, . . .	2,000.00	2,000.00	2,060.00
"    Bangor, 7s, 1899, . . .	1,000.00	1,000.00	1,100.00
"    Middletown, 3 <sup>8</sup> / <sub>100</sub> s, 1915, . . .	7,000.00	7,000.00	7,000.00
"    Camden, N. J., 4 <sup>1</sup> / <sub>2</sub> s, 1922, . . .	5,000.00	5,000.00	5,400.00
"    Louisville, 7s, 1901, . . .	4,000.00	4,000.00	4,640.00
"    Louisville, 4s, 1923, . . .	4,000.00	4,000.00	4,040.00
"    St. Paul, 4s, 1906, . . .	5,000.00	5,000.00	5,050.00
"    St. Paul, 4 <sup>1</sup> / <sub>2</sub> s, 1918, . . .	1,000.00	1,000.00	1,090.00

## FREESTONE SAVINGS BANK, PORTLAND.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.							
City of St. Paul,	7s,	1898,	.	\$	1,000.00	1,000.00	1,070.00
“ Columbus,	4s,	1909,	.		1,000.00	1,000.00	1,010.00
“ Dayton,	5s,	1896,	.		1,000.00	1,000.00	1,000.00
“ Toledo,	5s,	1903,	.		6,000.00	6,000.00	6,300.00
“ Duluth,	5s,	1923,	.		10,000.00	10,000.00	11,000.00
“ Portland, Oregon,	5s,	1923,	.		7,000.00	7,000.00	7,700.00
Totals,				\$	80,000.00	80,000.00	84,060.00
RAILROAD BONDS.							
Chicago, Milwaukee & St. Paul:—							
Mineral Point Division,	5s,	1910,		\$	5,000.00	5,000.00	5,300.00
Lake Superior Division,	5s,	1921,			4,000.00	4,000.00	4,320.00
Warren,	7s,	1900,			3,000.00	3,000.00	3,360.00
Oswego & Rome,	7s,	1915,			1,000.00	1,000.00	1,300.00
Union Pacific,	6s,	1896,			2,000.00	2,000.00	2,140.00
Joliet & Northern Indiana,	7s,	1907,			6,000.00	6,000.00	7,500.00
Illinois Central:—							
Springfield Division,	6s,	1898,			12,000.00	12,000.00	12,360.00
Middle Division,	5s,	1921,			3,000.00	3,000.00	3,480.00
Western Division,	4s,	1951,			5,000.00	5,000.00	5,100.00
Chicago & Tomah,	6s,	1905,			10,000.00	10,000.00	11,500.00
Norwich & Worcester,	6s,	1897,			2,000.00	2,000.00	2,080.00
New York, Lackawanna & Western,	6s,	1921,			10,000.00	10,000.00	13,200.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,			8,000.00	8,000.00	8,560.00
Mil., L. Shore & W., Ashland Div.,	6s,	1925,			5,000.00	5,000.00	6,200.00
Central Ohio,	4½s,	1930,			5,000.00	5,000.00	5,150.00
Chicago & Milwaukee,	7s,	1898,			3,000.00	3,000.00	3,270.00
Totals,				\$	84,000.00	84,000.00	94,820.00
BANK STOCKS.							
141 shares	First National,	Portland,	.	\$	14,100.00	14,100.00	14,805.00
40 “	First National,	Middletown,	.		4,000.00	4,000.00	4,200.00
57 “	Middletown National,	Middletown,	.		4,275.00	4,275.00	5,985.00
30 “	Middlesex Co.	“	“		3,000.00	3,000.00	3,060.00
26 “	Central	“	“		1,950.00	1,950.00	2,340.00
15 “	Thames	“	Norwich,	.	1,500.00	1,500.00	2,025.00
4 “	First	“	“		400.00	400.00	400.00
13 “	Deep River	“	Deep River,	.	1,300.00	1,300.00	1,495.00
5 “	National New England,	E. Haddam,	.		500.00	500.00	450.00
5 “	National,	Norwalk,	.		500.00	500.00	535.00
5 “	Fairfield County,	“	.		500.00	500.00	500.00
2 “	Danbury National,	Danbury,	.		200.00	200.00	230.00
2 “	Southport	“	Southport,	.	200.00	200.00	340.00



## FREESTONE SAVINGS BANK, PORTLAND.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
10 shares	National Exchange, Hartford, . \$	500.00	500.00	600.00
38 "	Hartford Trust Co., " .	3,800.00	3,800.00	5,320.00
5 "	United States, " .	500.00	500.00	1,700.00
60 "	Nat. Shoe & Leather, New York, .	6,000.00	6,000.00	5,700.00
12 "	Fourth National, " .	1,200.00	1,200.00	2,040.00
1 "	Nat. Bank of Commerce, " .	100.00	100.00	198.00
2 "	Bank State of N. Y., " .	200.00	200.00	216.00
Totals, . . . . . \$		44,725.00	44,725.00	52,139.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	1,106; total amount,	\$178,440.00
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	75; total amount,	100,135.30
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	41; total amount,	127,720.82
4	Number of depositors having over \$10,000, . . . . .	2; total amount,	21,148.42
5	Total number of depositors, . . . . .	1,224; total deposits,	\$427,444.54
6	Largest amount due a single depositor, . . . . .		11,057.18
7	Number of accounts opened during the year, 141; number closed, 101.		
8	Amount of income received during the year, . . . . .		22,540.71
9	Amount of dividends declared during the year, . . . . .		15,737.77
10	Amount deposited, including interest credited, the past year, . . . . .		103,643.16
11	Amount withdrawn during the year, . . . . .		76,489.91
12	Increase of deposits the past year, . . . . .		27,153.25
13	Amount carried to surplus or profit and loss during the year, . . . . .		843.56
14	Amount of paper past due, . . . . .		None.
15	Amount of paper charged off the past year, . . . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, February 1st and August 1st.		
17	State tax during the past year, . . . . .		809.36
18	Total office expenses the past year, including salaries, . . . . .		2,265.13
19	Net amount of income during the year from real estate owned, . . . . .		45.74
20	What assets, if any, yielding no income during the year? . . . . .		10,458.00
21	Are all loans upon real estate secured by first mortgage? . . . . .		Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .		10,000.00
23	Date of annual meeting for choice of officers, first Monday in July.		

OFFICERS.—President, F. Gildersleeve; Treasurer, Jno. H. Sage; Directors or Trustees, Hobart Davis, E. I. Bell, C. A. Sears, O. Gildersleeve, Chas. H. Edwards, Fredk. De Peyster, F. Gildersleeve, Nelson Shepard, Jno. H. Sage.



## GREENWICH SAVINGS BANK.

MARK BANKS, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . .	\$130,436.00	Whole Amount of Deposits, \$181,208.07	
Loans on Personal Sec'y only, . .	4,110.00	Surplus Account, . .	8,156.56
Bank Stocks in Connecticut, . .	2,369.00	Interest Account, . .	7,276.49
Real Estate by Foreclosure, . .	18,453.70		
Tax Account, . . . .	117.85		
Expense Account, . . . .	510.29		
Foreclosure Decree, expir- ing Nov. 5, 1895, . . . .	2,391.92		
Cash in Bank, . . . .	32,602.77		
Cash on hand, . . . .	5,649.59		
Total Assets, . . . .	\$196,641.12	Total Liabilities, . .	\$196,641.12

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
46 shares Stamford National Bank, . . . . \$	1,380.00	2,369.00	2,300.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . .	743; total amount, . .	\$98,495.88
2	Number of depositors having \$1,000 and not over \$2,000, . . . .	36; total amount, . .	49,798.54
3	Number of depositors having over \$2,000 and not over \$10,000, . . . .	13; total amount, . .	32,913.65
4	Number of depositors having over \$10,000, . . . .	0; total amount, . .	0
5	Total number of depositors, . . . .	792; total deposits, . .	\$181,208.07
6	Largest amount due a single depositor, . . . .		3,214.50
7	Number of accounts opened during the year, 154; number closed, 122.		
8	Amount of income received during the year, . . . .		9,008.74
9	Amount of dividends declared during the year, . . . .		6,219.23
10	Amount deposited, including interest credited, the past year, . . . .		100,281.47
11	Amount withdrawn during the year, . . . .		86,757.01
12	Increase of deposits the past year, . . . .		13,524.46
13	Amount carried to surplus or profit and loss during the year, . . . .		1,456.29
14	Amount of paper past due, . . . .		None.
15	Amount of paper charged off the past year, . . . .		None.
16	Rate of dividend the last year, 3 and 4 per cent.; when paid, January and July. . . .		
17	State tax during the past year, . . . .		235.70

## GREENWICH SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

18	Total office expenses the past year, including salaries, . . .	\$2,728.09
19	Net amount of income during the year from real estate owned, .	None.
20	What assets, if any, yielding no income during the year, . .	None.
21	Are all loans upon real estate secured by first mortgage? . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . .	13,500.00
23	Date of annual meeting for choice of officers, July 5, 1895.	

OFFICERS.—Robert M. Bruce, President; Mark Banks, Treasurer; First Vice-President, John Dayton; Second Vice-President, John G. Reynolds; Directors or Trustees, Solomon Mead, Thomas Ritch, Benjamin Wright, Denom Palmer, Charles E. Wilson, Henry Webb, Atwood Slater, John Dorin, Willis H. Wilcox, George Rowland, Elbert A. Selleck, Erwin Edwards, Chas E. Merritt, Amos M. Brush.

## GROTON SAVINGS BANK, MYSTIC.

A. H. SIMMONS, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$376,021.00	Whole Amount of Deposits, . . .	\$746,650.49
Town, City, and Corp. B'ds, . . .	150,000.00	Surplus Account, . . .	35,715.05
Railroad Bonds, . . .	170,000.00		
Bank Stocks in Connecticut, . . .	6,800.00		
Bank Stocks in other States, . . .	26,100.00		
Real Estate by Foreclosure, . . .	28,241.98		
Cash in Bank, . . .	25,202.56		
Total Assets, . . .	\$782,365.54	Total Liabilities, . . .	\$782,365.54

## INVESTMENTS.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.					
City of Cincinnati, . . .	7s, . . .	1908, \$	5,000.00	5,000.00	6,450.00
" " . . .	6s, . . .	1909, . . .	15,000.00	15,000.00	18,000.00
" St. Paul, . . .	5s, . . .	1915, . . .	10,000.00	10,000.00	12,000.00
" Indianapolis, . . .	5s, . . .	1911, . . .	10,000.00	10,000.00	11,500.00
" Newark, . . .	7s, . . .	1905, . . .	5,000.00	5,000.00	6,250.00
" " . . .	4s, . . .	1922, . . .	10,000.00	10,000.00	10,100.00
" Paterson, . . .	5s, . . .	1907, . . .	5,000.00	5,000.00	5,600.00
" " . . .	5s, . . .	1914, . . .	10,000.00	10,000.00	11,700.00
" " . . .	5s, . . .	1920, . . .	5,000.00	5,000.00	6,000.00
" Camden, . . .	4½s, . . .	1923, . . .	10,000.00	10,000.00	10,900.00
" Omaha, . . .	5s, . . .	1912, . . .	15,000.00	15,000.00	16,800.00
" Duluth, . . .	6s, . . .	1911, . . .	5,000.00	5,000.00	6,000.00
" Aurora, . . .	6s, . . .	1903, . . .	5,000.00	5,000.00	5,500.00
" " . . .	6s, . . .	1902, . . .	5,000.00	5,000.00	5,450.00
" Fort Wayne, . . .	6s, . . .	1914, . . .	5,000.00	5,000.00	6,400.00
" Joliet, . . .	4½s, . . .	1910, . . .	5,000.00	5,000.00	5,300.00
" Muncie, . . .	5½s, . . .	1915, . . .	5,000.00	5,000.00	5,600.00
Town of Groton, . . .	4s, . . .	1908, . . .	20,000.00	20,000.00	20,000.00
Totals, . . . . .		\$	150,000.00	150,000.00	169,550.00
RAILROAD BONDS.					
Joliet & No. Indiana, . . .	7s, . . .	1907, \$	10,000.00	10,000.00	12,300.00
Syracuse, Binghamton & N. Y., . . .	7s, . . .	1907, . . .	10,000.00	10,000.00	12,800.00
Morris & Essex, . . .	7s, . . .	1914, . . .	10,000.00	10,000.00	14,300.00
Buffalo, New York & Erie, . . .	7s, . . .	1916, . . .	15,000.00	15,000.00	20,100.00
St. P., Minn & Man., Dak. Exten., . . .	6s, . . .	1910, . . .	15,000.00	15,000.00	18,000.00
Sunbury, Haz't'n & Wilkesbarre, . . .	5s, . . .	1928, . . .	5,000.00	5,000.00	5,300.00

## GROTON SAVINGS BANK, MYSTIC.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Delaware & Bound Brook, 7s, 1905, \$	5,000.00	5,000.00	6,000.00
Delaware & Hudson Canal Co., 7s, 1917,	25,000.00	25,000.00	35,000.00
Cedar Rapids & Mo. River, 7s, 1916,	20,000.00	20,000.00	27,000.00
Chicago & N. W., Menominee Ex., 7s, 1911,	5,000.00	5,000.00	6,550.00
Des Moines & Minn., 7s, 1907,	5,000.00	5,000.00	5,850.00
Sinking Fund, 6s, 1929,	5,000.00	5,000.00	5,800.00
Milwaukee & Madison, 6s, 1905,	5,000.00	5,000.00	5,600.00
No. Western Union, 7s, 1917,	15,000.00	15,000.00	20,550.00
Chic., Mil. & St. P., Dubuque Div., 6s, 1920,	10,000.00	10,000.00	11,900.00
S. W. Division, 6s, 1909,	5,000.00	5,000.00	5,850.00
C. & L. S. Division, 5s, 1921,	5,000.00	5,000.00	5,400.00
Totals, . . . . . \$	170,000.00	170,000.00	218,300.00
BANK STOCKS.			
116 shares Mystic River National, . . . \$	5,800.00	5,800.00	6,380.00
20 " Pawcatuck National, . . .	1,000.00	1,000.00	800.00
20 " Corn Exchange, New York,	2,000.00	2,000.00	5,700.00
50 " Nassau, " "	2,500.00	2,500.00	3,750.00
50 " Pacific, " "	2,500.00	2,500.00	4,625.00
30 " Importers & Traders Nat., " "	3,000.00	3,000.00	15,600.00
50 " Hanover " "	5,000.00	5,000.00	15,500.00
40 " Fourth " "	4,000.00	4,000.00	7,000.00
33 " Central " "	3,300.00	3,300.00	3,960.00
48 " Merchants Exchange " "	2,400.00	2,400.00	2,760.00
14 " Mechanics, St. Louis,	1,400.00	1,400.00	3,430.00
Totals, . . . . . \$	32,900.00	32,900.00	69,505.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,546; total amount,	\$322,839.23
2	Number of depositors having \$1,000 and not over \$2,000, .	140; total amount,	188,570.29
3	Number of depositors having over \$2,000 and not over \$10,000, .	66; total amount,	235,240.97
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . . . .	1,752; total deposits,	\$746,650.49
6	Largest amount due a single depositor, . . . . .		9,536.45
7	Number of accounts opened during the year, 132; number closed, 117.		
8	Amount of income received during the year, . . . . .		40,028.46
9	Amount of dividends declared during the year, . . . . .		28,253.59
10	Amount deposited, including interest credited, the past year, . . . . .		95,998.81

## GROTON SAVINGS BANK, MYSTIC.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

11	Amount withdrawn during the year, . . . . .	\$71,440.49
12	Increase of deposits the past year, . . . . .	24,558.32
13	Amount carried to surplus or profit and loss during the year, . . . . .	1,218.52
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent.; when paid, April 1st and Oct. 1st.	
17	State tax during the past year, . . . . .	1,632.28
18	Total office expenses the past year, including salaries, . . . . .	1,705.25
19	Net amount of income during the year from real estate owned, . . . . .	663.13
20	What assets, if any, yielding no income during the year, . . . . .	29,550.00
21	Are all loans upon real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	27,000.00
23	Date of annual meeting for choice of officers, in July.	

OFFICERS.—Henry B. Noyes, President; A. H. Simmons, Treasurer; Directors or Trustees, A. H. Simmons, John O. Fish, Wm. E. Wheeler, J. A. Rathbun, B. S. Holmes.



## GUILFORD SAVINGS BANK.

CHARLES GRISWOLD, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$89,708.22	Whole Amt. of Deposits, . . .	\$174,646.25
Loans on Collateral Security, . . .	5,770.00	Surplus Account, . . .	5,500.00
Loans on Personal Sec'y only, . . .	2,930.00	Interest Account, . . .	2,670.43
Town, City, and Corp. B'ds, . . .	21,100.00	Rent Account, . . .	13.50
Town, City, and Borough			
Notes and Orders, . . .	2,500.00		
School Dist. Notes and Orders, . . .	1,870.00		
Railroad Bonds, . . .	18,900.00		
Bank Stocks in Connecticut, . . .	29,195.00		
Real Estate by Foreclosure, . . .	470.00		
Tax Account, . . .	155.78		
Expense Account, . . .	235.88		
Cash in Bank, . . .	8,273.94		
Cash on hand, . . .	1,721.36		
Total Assets, . . .	\$182,830.18	Total Liabilities, . . .	\$182,830.18

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Guilford, . . . . . \$	2,500.00	2,500.00	2,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Union School District, . . . . . \$	1,870.00	1,870.00	1,870.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, Ohio, Street Imp., 6s, 1901, \$	800.00	800.00	848.00
" " " " " 6s, 1906, . . . . .	800.00	800.00	848.00
" Duluth, Minn., Park, . . . . . 4s, 1920, . . . . .	4,000.00	4,000.00	4,000.00
" Cincinnati, Ohio, . . . . . 7s, 1904, . . . . .	3,000.00	3,000.00	3,420.00
" Portland, Ore., . . . . . 5s, 1923, . . . . .	3,000.00	3,000.00	3,000.00
" Denver, Col., . . . . . 4s, 1904, . . . . .	5,000.00	5,000.00	5,000.00
" Dubuque, Ia., . . . . . 5s, 1899, . . . . .	1,500.00	1,500.00	1,590.00
" Sioux City, Ia., . . . . . 6s, 1912, . . . . .	3,000.00	3,000.00	3,420.00
Totals, . . . . . \$	21,100.00	21,100.00	22,126.00
RAILROAD BONDS.			
N. Y. Central & Hudson River, . . . . . 7s, 1903, \$	5,000.00	5,800.00	6,150.00
Baltimore & Cumberland Valley Ex., . . . . . 6s, 1931, . . . . .	4,000.00	4,600.00	5,000.00
Northwestern Union, . . . . . 7s, 1917, . . . . .	3,500.00	4,500.00	4,900.00
Saginaw & Western, . . . . . 6s, 1913, . . . . .	5,000.00	4,000.00	4,000.00
Totals, . . . . . \$	17,500.00	18,900.00	20,050.00

## GUILFORD SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
29 shares	First National of Meriden, . . \$	2,900.00	3,500.00	3,625.00
10 "	New Britain Nat'l, New Britain, . .	1,000.00	1,500.00	1,550.00
40 "	First " Norwich, . .	4,000.00	4,000.00	4,000.00
25 "	Second " " . .	2,500.00	2,500.00	2,500.00
68 "	Yale " New Haven, . .	6,800.00	7,320.00	7,888.00
32 "	Merchants " " . .	1,600.00	1,440.00	1,440.00
332 "	New Haven Co. Nat'l, New Haven, . .	3,320.00	3,985.00	4,316.00
33 "	Second National, " . .	3,300.00	4,950.00	5,511.00
Totals, . . . . . \$		25,420.00	29,195.00	30,830.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	917; total amount,	\$125,868.55
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	32; total amount,	38,838.14
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	4; total amount,	9,939.56
4	Number of depositors having over \$10,000, . . . . .	0; total amount,	0
5	Total number of depositors, . . . . .	953; total deposits,	\$174,646.25
6	Largest amount due a single depositor, . . . . .		2,816.32
7	Number of accounts opened during the year, 185; number closed, 146, . . . . .		
8	Amount of income received during the year, . . . . .		10,156.70
9	Amount of dividends declared during the year, . . . . .		6,309.65
10	Amount deposited, including interest credited, the past year, . . . . .		58,346.49
11	Amount withdrawn during the year, . . . . .		52,636.66
12	Increase of deposits the past year, . . . . .		5,709.83
13	Amount carried to surplus or profit and loss during the year, . . . . .		2,515.00
14	Amount of paper past due, . . . . .		None.
15	Amount of paper charged off the past year, . . . . .		1,000.00
16	Rate of dividend the last year, 4 per cent.; when paid, January and July, . . . . .		
17	State tax during the past year, . . . . .		311.56
18	Total office expenses the past year, including salaries, . . . . .		881.59
19	Net amount of income during the year from real estate owned, . . . . .		54.00
20	What assets, if any, yielding no income during the year, . . . . .		4,060.00
21	Are all loans upon real estate secured by first mortgage? . . . . .		Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .		4,000.00
23	Date of annual meeting for choice of officers, first Tuesday in October, . . . . .		

OFFICERS.—President, E. H. Butler; Treasurer, Charles Griswold; Directors or Trustees, E. H. Butler, Chas. H. Post, B. Monroe, Henry Hale, Chas. Griswold, Christopher Spencer, H. S. Wedmore, Jos. E. Dudley, H. H. Mack, Edward Elliot, Calvin M. Leete, E. Walter Leete, Richard M. Leete, Edgar P. Rossiter, John R. Rossiter, Samuel H. Chittenden, John H. Meigs, Dwight S. Whedon, Jas. R. Dowd, Walter Foote, Charles Page, Martin C. Bishop, L. L. Hull, Geo. E. Elliot, Samuel G. Redfield.

## HIGGANUM SAVINGS BANK.

CLEMENT S. HUBBARD, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . .	\$10,594.83	Whole Amt. of Deposits, . .	\$14,792.33
Loans on Collateral Security, . .	2,220.32	Surplus Account, . .	2,102.30
Loans on Personal Sec'y only, . .	478.00	Interest Account, . .	267.30
Town, City, and Borough Notes and Orders, . .	1,000.00		
Bank Stocks in Connecticut, . .	2,400.00		
Expense Account, . .	20.25		
Cash in Bank, . .	344.55		
Cash on hand, . .	103.98		
Total Assets, . .	\$17,161.93	Total Liabilities, . .	\$17,161.93

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BORO'GH NOTES AND ORDERS, \$	1,000.00	1,000.00	1,000.00
BANK STOCKS.			
20 shares Conn. Trust & S. D. Co., Hartford, \$	2,000.00	2,000.00	2,000.00
4 " City Bank, "	400.00	400.00	400.00
Totals, . . . . . \$	2,400.00	2,400.00	2,400.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	88; total amount, . . . . .	\$6,558.12
2	Number of depositors having \$1,000, and not over \$2,000, . . . . .	3; total amount, . . . . .	4,508.49
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	1; total amount, . . . . .	3,725.72
4	Number of depositors having over \$10,000, . . . . .	0; total amount, . . . . .	0
5	Total number of depositors, . . . . .	92; total deposits, . . . . .	\$14,792.33
6	Largest amount due a single depositor, . . . . .		3,725.72
7	Number of accounts opened during the year, 8; number closed, 10.		
8	Amount of income received during the year, . . . . .		1,088.95
9	Amount of dividends declared during the year, . . . . .		616.61
10	Amount deposited, including interest credited, the past year, . . . . .		5,242.58
11	Amount withdrawn during the year, . . . . .		5,517.08
12	Decrease of deposits the past year, . . . . .		274.50
13	Amount carried to surplus or profit and loss during the year, . . . . .		278.33
14	Amount of paper past due, . . . . .		None.
15	Amount of paper charged off the past year, . . . . .		89.68

## HIGGANUM SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

16	Rate of dividend the past year, $4\frac{1}{2}$ per cent. ; when paid, January and July.	
17	State tax during the past year, . . . . .	\$1.00
18	Total office expenses the past year, including salaries, . . . . .	106.29
19	Net amount of income during the year from real estate owned, . . . . .	None.
20	What assets, if any, yielding no income during the year, . . . . .	None.
21	Are all loans on real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	950.00
23	Date of annual meeting for choice of officers, second Monday in August.	

OFFICERS.—Geo. M. Clark, President; Clement S. Hubbard, Treasurer; Directors or Trustees, Geo. M. Clark, Thos. J. Clark, Jonathan W. Clark, Ralph E. Thayer, Ashel P. Bailey, H. H. Brainard, Clement S. Hubbard, Orlando Burr.



## THE INDUSTRIAL SAVINGS BANK OF BRIDGEPORT.

J. F. NOBLE, Treasurer.

INCORPORATED, 1887.

## STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Expense Account, . . .	\$205.85	Whole Amount of Deposits, . . .	\$2,960.12
Cash in Bank, . . .	2,499.57		
Cash on hand, . . .	254.70		
Total Assets, . . .	\$2,960.12	Total Liabilities, . . .	\$2,960.12

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	92; total amount, . . .	\$2,960.12
2	Number of depositors having \$1,000 and not over \$2,000, . . .	0; total amount, . . .	0
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	0; total amount, . . .	0
4	Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5	Total number of depositors, . . .	92; total deposits, . . .	\$2,960.12
6	Largest amount due a single depositor, . . .		501.66
7	Number of accounts opened during the year, 25; number closed, 10. . .		
8	Amount of income received during the year, . . .		66.06
9	Amount of dividends declared during the year, . . .		66.06
10	Amount deposited, including interest credited the past year, . . .		2,140.90
11	Amount withdrawn during the year, . . .		504.23
12	Increase of deposits the past year, . . .		1,636.67
13	Amount carried to surplus or profit and loss during the year, . . .		None.
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st. . .		
17	State tax during the past year, . . .		None.
18	Total office expenses the past year, including salaries, . . .		6.76
19	Net amount of income during the year from real estate owned, . . .		None.
20	What assets, if any, yielding no income during the year, . . .		None.
21	Are all loans upon real estate secured by first mortgage? . . .		.....
22	Largest amount loaned to one individual, company, society, or corporation, . . .		None.
23	Date of annual meeting for choice of officers, July. . .		

OFFICERS.—Patrick Coughlin, President; J. F. Noble, Treasurer; Directors or Trustees, Henry Pyle, Frederick Lockwood, Frank M. Wilson, Zalmon Goodsell, Rowland B. Lacey, Theo. D. Leavenworth, Russell T. Whiting, George C. Waldo, George Turney, Leo C. Lyon.



## JEWETT CITY SAVINGS BANK.

F. E. ROBINSON, Treasurer.

INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$276,098.00	Whole Amt. of Deposits, . .	\$768,858.65
Loans on Collateral Sec'y, . .	110,390.00	Surplus Account, . . . .	50,000.00
Loans on Personal Sec'y only, .	34,346.59	Profit and Loss Account, . .	4,867.22
Town, City, and Bor. Bonds, .	176,500.00		
Town and Bor. Orders, . . . .	12,600.00		
School District Orders, . . . .	200.00		
Railroad Bonds, . . . . .	120,000.00		
Bank Stocks in Connecticut, .	61,700.00		
Bank Stocks in other States, .	5,000.00		
Real Estate by Foreclosure, . .	428.80		
Banking House, . . . . .	7,000.00		
Insurance Account, . . . . .	40.00		
Cash in Bank, . . . . .	8,098.79		
Cash on hand, . . . . .	11,323.69		
Total Assets, . . . . .	\$823,725.87	Total Liabilities, . . . . .	\$823,725.87

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND BOROUGH ORDERS.			
Town of Lisbon, . . . . . \$	8,300.00	8,300.00	8,300.00
" Griswold, . . . . .	4,050.00	4,050.00	4,050.00
Borough of Jewett City, . . . .	250.00	250.00	250.00
Totals, . . . . . \$	12,600.00	12,600.00	12,600.00
SCHOOL DISTRICT ORDERS.			
Twelfth School District of Griswold, . . \$	200.00	200.00	200.00
TOWN, CITY, AND BOROUGH BONDS.			
Town of Groton, Conn., 4s, 1905-1911, \$	20,000.00	20,000.00	20,000.00
" Norwalk, " 4s, 1921, .	10,000.00	10,000.00	10,000.00
" Preston, " 6s, 1900, .	5,500.00	5,500.00	6,050.00
" Plainville, " 4s, 1900, .	5,000.00	5,000.00	5,000.00
" Middletown, " 4s, 1910, .	5,000.00	5,000.00	5,000.00
Borough of Norwalk, " 4s, 1926, .	10,000.00	10,000.00	10,000.00
" Danbury, " 4s, 1909, .	5,000.00	5,000.00	5,000.00
City of Norwich, " 5s, 1908, .	15,000.00	15,000.00	16,500.00
" Cincinnati, Ohio, 6s, 1906, .	23,000.00	23,000.00	26,900.00
" " " 7 <sup>3</sup> / <sub>8</sub> s, 1902-1906, .	13,000.00	13,000.00	15,600.00
" Kansas City, Mo., 4s, 1910, .	10,000.00	10,000.00	10,000.00
" Terre Haute, Ind., 4 <sup>1</sup> / <sub>2</sub> , 1907, .	10,000.00	10,000.00	10,300.00

## JEWETT CITY SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH BONDS.—CONTINUED.			
City of Paterson, N. J., 4s, 1910, . \$	10,000.00	10,000.00	10,000.00
“ Superior, Wis., 6s, 1897, .	10,000.00	10,000.00	10,000.00
“ Tacoma, Wash., 5s, 1913, .	10,000.00	10,000.00	10,300.00
“ Minneapolis, Minn., 4s, 1919, .	10,000.00	10,000.00	10,000.00
“ Duluth, “ 4s, 1920, .	5,000.00	5,000.00	5,000.00
Totals, . . . . . \$	176,500.00	176,500.00	185,650.00
RAILROAD BONDS.			
New York Central & Hudson River, 7s, 1903, \$	20,000.00	20,000.00	24,400.00
Staten Island, 4½s, 1943, .	20,000.00	20,000.00	20,400.00
Mineral Range, 5s, 1931, .	19,000.00	19,000.00	19,000.00
Joliet & Northern Indiana, 7s, 1907, .	15,000.00	15,000.00	18,750.00
Greene, 7s, 1902, .	15,000.00	15,000.00	18,000.00
Shamokin Valley & Pottsville, 7s, 1901, .	15,000.00	15,000.00	17,400.00
Oswego & Rome, 7s, 1915, .	7,000.00	7,000.00	8,750.00
New London & Northern, 5s, 1910, .	5,000.00	5,000.00	5,500.00
Southern Minn., Div. C., M. & St. P., 6s, 1910, .	3,000.00	3,000.00	3,450.00
Norwich & Worcester, 6s, 1897, .	1,000.00	1,000.00	1,040.00
Totals, . . . . . \$	120,000.00	120,000.00	136,690.00
BANK STOCKS.			
265 shares Thames National, Norwich, Conn., \$	26,500.00	31,500.00	39,750.00
114 “ Second “ “ “	11,400.00	11,400.00	11,400.00
38 “ Uncas “ “ “	3,800.00	3,800.00	3,800.00
140 “ Nat'l Bk. of Com'rce, N. L., “	14,000.00	14,000.00	16,800.00
10 “ First National of Killingly, “	1,000.00	1,000.00	1,000.00
50 “ Central Nat'l of New York, N. Y., .	5,000.00	5,000.00	6,000.00
Totals, . . . . . \$	61,700.00	66,700.00	78,750.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	1,478; total amount, . . . . .	\$289,405.49
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	145; total amount, . . . . .	196,350.04
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	78; total amount, . . . . .	283,103.12
4	Number of depositors having over \$10,000, . . . . .	0; total amount, . . . . .	0
5	Total number of depositors, . . . . .	1,701; total deposits, . . . . .	\$768,858.65

## JEWETT CITY SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor, . . . . .	\$9,861.11
7	Number of accounts opened during the year, 199; number closed, 202.	
8	Amount of income received during the year, . . . . .	40,784.07
9	Amount of dividends declared during the year, . . . . .	28,904.52
10	Amount deposited, including interest credited, the past year, . .	121,703.12
11	Amount withdrawn during the year, . . . . .	126,180.79
12	Decrease of deposits the past year, . . . . .	4,477.67
13	Amount carried to surplus or profit and loss during the year, . .	6,543.08
14	Amount of paper past due, . . . . .	8,200.00
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent.; when paid, April and October.	
17	State tax during the past year, . . . . .	1,694.88
18	Total office expenses the past year, including salaries, . . . .	2,461.97
19	Net amount of income during the year from real estate owned, . .	224.00
20	What assets, if any, yielding no income during the year, Collateral Loans, . . . . .	23,000.00
21	Are all loans upon real estate secured by first mortgage? . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	55,000.00
23	Date of annual meeting for choice of officers, second Wednesday in July.	

OFFICERS.— President, H. L. Reade; Treasurer, F. E. Robinson; Directors or Trustees, Francis S. Young, Albert G. Brewster, Joseph E. Leonard, Israel Mathewson, Daniel M. Browne, Stephen Tiffany, Elias H. Chapman, Charles Edward Prior, Edward M. Anthony, James E. Fuller, William Soule, Edward F. Burleson.

## LITCHFIELD SAVINGS SOCIETY.

GEORGE H. TROWBRIDGE, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$326,046.44	Whole Amt. of Deposits, \$1,113,125.94
Loans on Collateral Security, . . . 86,000.00	Surplus Account, . . . 33,000.00
Loans on Personal Sec'y only, . . . 25,000.00	Interest Account, . . . 39,282.89
Town, City, and Corp. B'ds, . . . 345,485.00	
Railroad Bonds, . . . 261,112.50	
Bank Stocks in Connecticut, . . . 86,480.24	
Bank Stocks in other States, . . . 18,631.48	
Real Estate by Foreclosure, . . . 15,212.65	
Tax Account, . . . 228.40	
Expense Account, . . . 552.06	
Cash in Bank, . . . 20,660.06	
Total Assets, . . . \$1,185,408.83	Total Liabilities, . . . \$1,185,408.83

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Town of Litchfield, Conn., 5s and 6s, 1888 up, \$	76,000.00	76,000.00	76,000.00
“ Roxbury, “ 6s, 1888 “	6,100.00	6,100.00	6,100.00
“ Morris, “ 5s and 6s, 1888 “	6,600.00	6,600.00	6,600.00
“ Thomaston, “ 4s, 1904,	20,000.00	20,000.00	20,000.00
Borough of Danbury, “ 4½s, 1900,	5,000.00	5,000.00	5,000.00
City of Minneapolis, Minn., 4s, 1920,	52,000.00	52,000.00	52,000.00
“ St. Paul, “ 4½s, 1917,	10,000.00	10,000.00	10,000.00
“ Duluth, “ 4s, 1921,	8,000.00	7,360.00	8,000.00
“ Providence, R. I., 5s, 1901-6,	9,000.00	9,000.00	9,000.00
“ Cincinnati, Ohio, 6s, 1906,	20,000.00	20,000.00	20,000.00
“ Toledo, “ 4½s, 1913,	5,000.00	5,000.00	5,000.00
“ Columbus, “ 6s, 1895-6,	2,000.00	2,000.00	2,000.00
“ Wichita, Kan., 6s, 1895-6,	5,000.00	5,000.00	5,000.00
“ Topeka, “ 5s, 1910,	25,000.00	25,000.00	25,000.00
“ Chicago, Ill., 4s, 1925,	35,000.00	35,000.00	35,000.00
“ New York, N. Y., 6s, 1901,	10,000.00	10,000.00	11,000.00
County of New York, “ 6s, 1901,	10,000.00	10,000.00	11,000.00
City of Ansonia, Conn., 4s, 1915,	10,000.00	10,425.00	10,500.00
“ Newark, N. J., 4s, 1922,	30,000.00	31,000.00	31,000.00
Totals, . . . . . \$	344,700.00	345,485.00	348,200.00
RAILROAD BONDS.			
New York & Harlem, 1st mort., 7s, 1900, \$	9,000.00	9,000.00	10,000.00
N. Y. & Hudson River, “ 7s, 1903,	20,000.00	20,000.00	24,000.00



## LITCHFIELD SAVINGS SOCIETY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Northwestern Union,	1st mort., 7s, 1917, \$	25,000.00	30,000.00	30,000.00
Chicago & Tomah,	" 6s, 1905,	15,000.00	15,000.00	16,500.00
Chicago, Milwaukee & St. Paul:—				
Mineral Point Division,	5s, 1910,	20,000.00	19,800.00	21,000.00
La Crosse	" 5s, 1914,	19,000.00	19,000.00	20,000.00
Southwestern	" 6s, 1907,	35,000.00	40,000.00	40,500.00
Dubuque	" 6s, 1921,	25,000.00	28,000.00	28,500.00
Illinois Central:—				
Springfield Division,	6s, 1898,	20,000.00	20,000.00	25,000.00
Chicago & Northwestern:—				
Ottumwa & Cedar Falls Div.,	5s, 1901,	10,000.00	10,000.00	10,000.00
New York, Providence & Boston,	4s, 1942,	13,000.00	13,000.00	13,000.00
Terre Haute & Indianapolis,	5s, 1925,	10,000.00	11,400.00	11,500.00
Pitts., McKeesport & Youghioghenny,	4s, 1932,	4,000.00	5,200.00	5,250.00
Central Ohio,	4½s, 1890,	10,000.00	10,462.50	10,000.00
Staten Island,	4½s, 1943,	10,000.00	10,250.00	10,250.00
Totals,	\$	245,000.00	261,112.50	275,500.00
BANK STOCKS.				
110 shares	Waterbury National, Waterbury, Ct., \$	5,500.00	5,850.00	9,000.00
120 "	Citizens " " "	12,000.00	12,070.00	15,000.00
10 "	Birmingham " Derby, "	1,000.00	1,000.00	1,250.00
112 "	Phoenix " Hartford, "	11,200.00	12,659.50	12,500.00
100 "	Hartford " " "	10,000.00	15,100.25	13,700.00
42 "	Farm. & Mech. " " "	4,200.00	4,998.99	4,800.00
21 "	State, " " "	2,100.00	2,394.00	2,100.00
25 "	National Exchange, " " "	1,250.00	1,918.00	1,500.00
21 "	American National, " " "	1,050.00	1,460.00	1,300.00
50 "	First " " "	5,000.00	5,660.00	5,450.00
25 "	Charter Oak " " "	2,500.00	2,746.00	2,250.00
50 "	Mercantile " " "	5,000.00	5,000.00	4,000.00
75 "	First " Litchfield, "	7,500.00	8,991.50	9,000.00
10 "	Yale " New Haven, "	1,000.00	1,030.00	1,000.00
15 "	Tradesmen's " " "	1,500.00	2,130.00	2,000.00
31 "	City, " " "	3,100.00	3,472.00	3,300.00
30 "	National Park, " New York, "	3,000.00	3,222.50	7,500.00
20 "	American Ex. National, " " "	2,000.00	2,132.50	3,000.00
20 "	Imp and Traders " " "	2,000.00	2,127.50	10,000.00
60 "	Mechanics " " "	1,500.00	1,591.23	3,000.00
25 "	Continental " " "	2,500.00	2,505.00	3,000.00
16 "	Fourth " " "	1,600.00	1,685.25	3,000.00
22 "	Nat. B'k of the Republic, " " "	2,200.00	2,200.00	3,300.00
10 "	Nat. Bank of Commerce, " " "	1,000.00	1,022.50	1,750.00
15 "	Bank of America, " " "	1,500.00	2,145.00	3,000.00
Totals,	\$	91,200.00	105,111.72	125,700.00



## LITCHFIELD SAVINGS SOCIETY.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,276; total amount,	\$477,915.55
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	176; total amount,	256,100.87
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	105; total amount,	379,109.52
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . . . .	2,557; total deposits,	\$1,113,125.94
6	Largest amount due a single depositor, . . . . .		9,535.36
7	Number of accounts opened during the year, 203; number closed, 182.		
8	Amount of income received during the year, . . . . .		61,918.54
9	Amount of dividends declared during the year, . . . . .		47,640.62
10	Amount deposited, including interest credited, the past year, . . . . .		189,546.76
11	Amount withdrawn during the year, . . . . .		148,288.35
12	Increase of deposits the past year, . . . . .		41,258.41
13	Amount carried to surplus or profit and loss during the year, . . . . .		1,000.00
14	Amount of paper past due, . . . . .		None.
15	Amount of paper charged off the past year, . . . . .		550.00
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, $2\frac{1}{2}$ per cent. January, 2 per cent. July.		
17	State tax during the past year, . . . . .		2,307.31
18	Total office expenses the past year, including salaries, . . . . .		2,214.15
19	Net amount of income during the year from real estate owned, . . . . .		488.60
20	What assets, if any, yielding no income during the year, . . . . .		900.00
21	Are all loans upon real estate secured by first mortgage? . . . . .		Yes.
22	Largest amount loaned to one individual, company, society, or corporation. . . . .		40,000.00
23	Date of annual meeting for choice of officers, last Saturday in June.		

OFFICERS.—President, George M. Woodruff; Vice-President, Jesse L. Judd; Treasurer, George H. Trowbridge; Directors or Trustees, George M. Woodruff, Jesse L. Judd, Fred'k D. McNeil, Almon E. Fuller, John T. Hubbard, George Kinney, William T. Marsh.

## MARINERS SAVINGS BANK, NEW LONDON.

JOHN E. DARROW, Treasurer.

INCORPORATED, 1867.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$555,150.00	Whole Am't of Deposits,	\$1,968,190.88
Loans on Collateral Security,	105,500.00	Surplus Account,	62,325.00
Loans on Personal Sec'y only,	22,500.00	Interest Account,	8,398.97
Town, City, and Corpora-		Profit and Loss Account,	43,186.70
tion Bonds,	791,996.25	Premium Extinguishment,	8,640.00
Railroad Bonds,	386,202.00	Rent and Maintenance,	377.00
Bank Stocks in Connecticut,	93,362.50		
Bank Stocks in other States,	300.00		
Real Estate by Foreclosure,	22,522.83		
Tax Account,	247.19		
Expense Account,	408.09		
Cash in Bank,	111,996.81		
Cash on hand,	932.88		
Total Assets,	\$2,091,118.55	Total Liabilities,	\$2,091,118.55

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
City of New London, Conn., 7s, various,	\$ 70,000.00	71,667.00	84,000.00
" Cleveland, Ohio, 6s, 1896,	5,000.00	5,320.00	5,100.00
" Cleveland, " 6s, 1898,	25,000.00	26,708.00	26,400.00
" Cincinnati, " 6s, 1909,	20,000.00	20,995.00	24,250.00
" Columbus, " 6s, call,	90,000.00	90,000.00	92,500.00
" Columbus, " 4½s, 1921,	50,000.00	52,685.00	54,125.00
" Columbus, " 4s, 1910,	50,000.00	50,000.00	50,000.00
" Milwaukee, Wis., 7s, 1902,	5,000.00	5,865.00	5,900.00
" Davenport, Iowa, 6s, call,	14,000.00	14,000.00	14,750.00
" Davenport, " 6s, call,	44,000.00	44,000.00	49,280.00
" Toledo, Ohio, 4½s, 1903,	50,000.00	51,500.00	51,695.00
" Omaha, Neb., 5s, 1909,	25,000.00	27,000.00	27,900.00
" Hamilton, Ohio, 5s, 1909-1913,	25,000.00	27,187.50	27,990.00
" Tacoma, Wash., 5s, 1913,	50,000.00	50,000.00	56,370.00
" Portland, Oregon, 5s, 1923,	50,000.00	55,750.00	58,375.00
" Portland, " (Alb.), 5s, 1921,	15,000.00	19,143.75	17,410.00
Town of Waterford, Conn., 4s, 1907,	30,000.00	30,175.00	30,000.00
Borough of Danbury, " 4s, various,	50,000.00	50,000.00	50,000.00
" Norwalk, " 4s, 1896-1926,	100,000.00	100,000.00	100,000.00
Totals,	\$ 768,000.00	791,996.25	826,045.00



## MARINERS SAVINGS BANK, NEW LONDON.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

9	Amount of dividends declared during the year, . . . . .	\$72,725.49
10	Amount deposited, including interest credited, the past year, . .	343,124.48
11	Amount withdrawn during the year, . . . . .	269,756.45
12	Increase of deposits the past year, . . . . .	73,368.03
13	Amount carried to surplus or profit and loss during the year, . .	7,662.00
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent. on \$3,000 and under, 3 per cent. on excess of \$3,000; when paid, March and Sep- tember.	
17	State tax during the past year, . . . . .	4,546.16
18	Total office expenses the past year, including salaries, . . . .	5,407.63
19	Net amount of income during the year from real estate owned, . .	158.33
20	What assets, if any, yielding no income during the year, . . . .	32,277.61
21	Are all loans upon real estate secured by first mortgage? . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	31,500.00
23	Date of annual meeting for choice of officers, last Wednesday in August.	

OFFICERS.—President, Daniel D. Latham; Treasurer, John E. Darrow; Directors or Trustees, Wm. H. Allen, E. D. Avery, E. P. Beckwith, C. D. Boss, Jr., Charles W. Butler, E. V. Daboll, A. R. Darrow, J. E. Darrow, W. Fitzmaurice, Thomas W. Gardner, Hiram D. Harris, John Hopson, Jr., James P. Johnston, H. C. Lanphere, Daniel D. Latham, Daniel Latham, Thomas A. Miner, M. R. Moran, Thomas F. Morgan, Richard C. Morris, F. S. Newcomb, Daniel Newman, John C. Nichols, F. H. Parmelee, W. L. Peckham, George E. Starr, Chas. W. Strickland, George C. Strong, Benjamin R. Tate, Edward H. Wheeler, George C. Williams.



MECHANICS SAVINGS BANK OF HARTFORD.

WARD W. JACOBS, Treasurer.

INCORPORATED, 1861.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$1,395,175.00	Whole Am't of Deposits,	\$3,440,743.43
Loans on Collateral Security,	323,750.00	Surplus Account,	93,735.89
Loans on Pers'nal Sec'y only,	5,150.00	Interest Account,	65,669.38
State Warrants,	46,242.36	Profit and Loss Account,	15,188.84
Town, City, and Corp. Bonds,	586,278.36		
Town, City, and Borough Notes and Orders,	44,500.00		
Railroad Bonds,	721,850.00		
Railroad Stocks,	20,000.00		
Bank Stocks in Connecticut,	140,400.00		
Bank Stocks in other States,	7,500.00		
Real Estate by Foreclosure,	188,184.92		
Expense Account,	6,267.08		
Cash in Bank,	124,610.87		
Cash on hand,	5,428.95		
Total Assets,	\$3,615,337.54	Total Liabilities,	\$3,615,337.54

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE WARRANTS.			
Colorado,	\$ 10,751.25	10,751.25	10,751.25
Nebraska,	35,491.11	35,491.11	35,491.11
Totals,	\$ 46,242.36	46,242.36	46,242.36
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Bolton,	\$ 10,000.00	10,000.00	10,000.00
Bristol,	10,000.00	10,000.00	10,000.00
Willimantic,	24,500.00	24,500.00	24,500.00
Totals,	\$ 44,500.00	44,500.00	44,500.00
RAILROAD STOCKS.			
200 shares Chic., Milwaukee & St. Paul (p'f'd),	\$ 20,000.00	20,000.00	25,900.00
TOWN, CITY, AND CORPORATION BONDS.			
Bloomfield, Conn., 4s, 1900,	\$ 32,000.00	32,000.00	32,000.00
" " 4½s, 1905,	27,000.00	27,000.00	27,000.00
Middlefield, " 3 <sup>65</sup> / <sub>100</sub> s, 1909,	20,000.00	20,000.00	20,000.00
Chicago, Ill., 7s, 1896,	5,000.00	5,000.00	5,050.00



## MECHANICS SAVINGS BANK OF HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP'N BONDS.—CONT'D.						
Cincinnati, Ohio,	5s,	1896-1898,	\$	12,138.36	12,138.36	12,259.74
“ “	7s,	1897,		2,000.00	2,000.00	2,100.00
“ “	7 <sup>3</sup> / <sub>10</sub> s,	1902,		25,000.00	25,000.00	30,250.00
Columbus, “	6s,	1896,		1,000.00	1,000.00	1,000.00
“ “	6s,	1906,		7,000.00	7,000.00	7,560.00
“ “	6s,	1907,		20,000.00	20,000.00	21,800.00
“ “	6s,	1911,		17,000.00	17,000.00	19,040.00
Council Bluffs, Ia.,	7s,	1898,		6,000.00	6,000.00	6,360.00
Denver (So. Denver), Col.,	6s,	1904,		25,000.00	25,000.00	27,250.00
“ “ “	6s,	1906,		29,000.00	29,000.00	32,480.00
Duluth, Minn.,	6s,	1896,		1,000.00	1,000.00	1,005.00
“ (New Dul.) “	6s,	1914,		47,000.00	52,640.00	55,460.00
“ (West Dul.) “	7s,	1897,		5,000.00	5,000.00	5,200.00
Grand Island, Neb.,	6s,	1909,		35,000.00	35,000.00	36,400.00
Hartford, Conn.,	6s,	1897,		2,000.00	2,000.00	2,070.00
Kansas City, Mo.,	8s,	1896,		1,000.00	1,000.00	1,030.00
Minneapolis, Minn.,	4s,	1917,		50,000.00	50,000.00	50,000.00
Omaha, Neb.,	5s,	1902,		25,000.00	25,000.00	26,500.00
“ “	5s,	1912,		25,000.00	25,000.00	27,500.00
Paterson, N. J.,	5s,	1896,		10,000.00	10,000.00	10,000.00
“ “	4 <sup>1</sup> / <sub>2</sub> s,	1905-1906,		20,000.00	20,000.00	20,800.00
Portland (Albina), Ore.,	6s,	1921,		25,000.00	28,000.00	30,500.00
St. Louis, Mo.,	6s,	1896,		5,000.00	5,000.00	5,050.00
Springfield, Ohio,	6s,	1896-1901,		18,500.00	18,500.00	19,425.00
Toledo, “	4 <sup>1</sup> / <sub>2</sub> s,	1903,		25,000.00	25,000.00	25,500.00
Trenton, N. J.,	5s,	1895,		55,000.00	55,000.00	55,000.00
Totals,			\$	577,638.36	586,278.36	615,589.74
RAILROAD BONDS.						
Atchison, Topeka & Santa Fe, 1st,	4s,	1889,	\$	16,500.00	12,375.00	13,530.00
“ “ “ 2d,	4s,	1889,		7,500.00	2,175.00	2,550.00
Buffalo, New York & Erie,	7s,	1916,		20,000.00	25,300.00	27,000.00
Central Ohio,	4 <sup>1</sup> / <sub>2</sub> s,	1930,		25,000.00	25,000.00	26,250.00
Chartiers,	7s,	1901,		5,000.00	5,000.00	5,800.00
Erie & Pittsburgh,	7s,	1898,		16,000.00	16,000.00	17,120.00
Sunbury & Lewiston,	7s,	1896,		40,000.00	40,000.00	41,200.00
Chic., Mil. & St. P., Dubuq. Div.,	6s,	1920,		25,000.00	28,750.00	29,750.00
“ Lake Superior Division,	5s,	1921,		20,000.00	20,000.00	21,600.00
Chicago & Northwestern:—						
Madison Extension,	7s,	1911,		20,000.00	25,000.00	26,200.00
Menominee “	7s,	1911,		10,000.00	12,500.00	13,100.00
Cedar Rapids & Mo. River,	7s,	1916,		25,000.00	32,500.00	34,000.00
Des Moines & Minneapolis,	7s,	1907,		25,000.00	29,500.00	29,500.00
Escanaba & Lake Superior,	6s,	1901,		20,000.00	20,000.00	21,400.00
Iowa Midland,	8s,	1900,		25,000.00	25,000.00	29,750.00
Maple River,	7s,	1897,		15,000.00	15,000.00	15,600.00
Milwaukee & Madison,	6s,	1905,		4,000.00	4,000.00	4,480.00
Northwestern Union,	7s,	1917,		30,000.00	39,000.00	41,100.00
Ottumwa, Cedar Falls & St. P.,	5s,	1909,		5,000.00	5,000.00	5,350.00

## MECHANICS SAVINGS BANK OF HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Cincinnati, Hamilton & Dayton,	7s,	1905,	\$	2,000.00	2,000.00	2,420.00
Delaware & Hudson Canal Co.,	7s,	1917,		25,000.00	32,500.00	35,000.00
Rensselaer & Saratoga,	7s,	1921,		10,000.00	13,000.00	14,000.00
Delaware & Bound Brook,	7s,	1905,		20,000.00	20,000.00	25,000.00
Fonda, Johnstown & Gloversville,	7s,	1900,		25,000.00	25,000.00	28,000.00
Illinois Central,	6s,	1898,		52,000.00	52,000.00	53,560.00
Joliet & Northern Indiana,	7s,	1907,		25,000.00	29,500.00	30,750.00
McKeesport & Belle Vernon,	6s,	1918,		10,000.00	11,500.00	12,000.00
Pitts., McKeesport & Youghiogheny,	6s,	1932,		25,000.00	30,500.00	31,000.00
Morris & Essex,	7s,	1914,		15,000.00	18,750.00	21,300.00
New York & Long Branch,	5s,	1931,		15,000.00	15,000.00	16,800.00
St. Paul, Minneapolis & Manitoba,	6s,	1910,		25,000.00	27,500.00	30,000.00
Terre Haute & Indianapolis,	5s,	1925,		50,000.00	52,500.00	54,000.00
Western of Minnesota,	7s,	1907,		10,000.00	10,000.00	12,000.00
Totals,			\$	663,000.00	721,850.00	771,110.00
BANK STOCKS.						
150 shares Aetna National,		Hartford,	\$	15,000.00	15,000.00	21,750.00
400 " American Nat.,		"		20,000.00	20,000.00	24,000.00
80 " Charter Oak		"		8,000.00	8,000.00	7,200.00
24 " Farmers & Mechanics,		"		2,400.00	2,400.00	2,664.00
300 " First		"		30,000.00	30,000.00	33,000.00
100 " Mercantile		"		10,000.00	10,000.00	7,700.00
120 " City,		"		12,000.00	12,000.00	12,000.00
100 " Hartford Trust Co.,		"		10,000.00	10,000.00	14,000.00
80 " First National,		Norwich,		8,000.00	8,000.00	8,000.00
25 " " "		Suffield,		2,500.00	2,500.00	3,750.00
25 " Second " "		New Haven,		2,500.00	2,500.00	4,175.00
100 " Deep River National,		Deep River,		10,000.00	10,000.00	11,500.00
100 " Home " "		Meriden,		10,000.00	10,000.00	12,000.00
200 " Mechanics " "		New York,		5,000.00	5,000.00	9,300.00
50 " Nassau,		"		2,500.00	2,500.00	3,750.00
Totals,			\$	147,900.00	147,900.00	174,789.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,991; total amount, \$1,409,618.53
2	Number of depositors having \$1,000 and not over \$2,000,	726; total amount, 949,428.78
3	Number of depositors having over \$2,000 and not over \$10,000,	333; total amount, 1,081,696.12
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	8,050; total deposits, \$3,440,743.43

## MECHANICS SAVINGS BANK OF HARTFORD.—CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

6	Largest amount due a single depositor, . . . . .	\$9,363.60
7	Number of accounts opened during the year, 1,260; number closed, 689.	
8	Amount of income received during the year, . . . . .	177,286.88
9	Amount of dividends declared during the year, . . . . .	126,405.87
10	Amount deposited, including interest credited, the past year, . . . . .	987,621.56
11	Amount withdrawn during the year, . . . . .	741,180.57
12	Increase of deposits the past year, . . . . .	246,440.99
13	Amount carried to surplus or profit and loss during the year, . . . . .	14,450.01
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January 1st, and July 1st.	
17	State tax during the past year, . . . . .	7,372.00
18	Total office expenses the past year, including salaries, . . . . .	9,799.34
19	Net amount of income during the year from real estate owned, . . . . .	3,618.19
20	What assets, if any, yielding no income during the year, . . . . .	32,575.00
21	Are all loans upon real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	50,000.00
23	Date of annual meeting for choice of officers, in July.	

OFFICERS.—Daniel Phillips, President; Ward W. Jacobs, Treasurer; Directors or Trustees: Daniel Phillips, Edward W. Parsons, Ward W. Jacobs, Hugh Harbison, Charles L. Lincoln, George A. Fairfield, John G. Root, John M. Holcombe, Henry C. Dwight, Frederic R. Foster, Edward M. Bunce, William B. Clark, James B. Moore, James H. Knight, Lester L. Ensworth, Frank C. Sumner, George Pope, Edwin P. Taylor, James U. Taintor, William H. King.

## MECHANICS SAVINGS BANK, WINSTED.

LYMAN R. NORTON, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$535,367.00	Whole Amount of Deposits, \$962,591.95
Loans on Collateral Security, 59,950.00	Surplus Account, . . 19,500.00
Loans on Pers'l Sec'y only, 104,172.47	Interest Account, . . 23,975.55
Town, City, and Corp. Bonds, 48,000.00	Profit and Loss Account, . 14.01
Town, City, and Borough Notes and Orders, . . 29,700.00	
School Dist. Notes and Orders, 2,655.00	
Railroad Bonds, . . 84,000.00	
Bank Stocks in Connecticut, 89,425.00	
Bank Stocks in other States, 600.00	
Real Estate by Foreclosure, 3,549.38	
Tax Account, . . 1,105.26	
Expense Account, . . 590.68	
Premium Account, . . 35,000.00	
Cash in Bank, . . 8,167.14	
Cash on hand, . . 3,799.58	
Total Assets, . . \$1,006,081.51	Total Liabilities, . \$1,006,081.51

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKE VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Barkhamsted, . . . . \$	23,700.00	23,700.00	23,700.00
" Winchester, . . . . .	3,000.00	3,000.00	3,000.00
Borough of Winsted, . . . . .	3,000.00	3,000.00	3,000.00
Totals, . . . . . \$	29,700.00	29,700.00	29,700.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First, Winchester, . . . . . \$	2,655.00	2,655.00	2,655.00
TOWN, CITY, AND CORPORATION BONDS.			
South Norwalk, 4s, 1900, . . . . \$	9,000.00	9,000.00	9,000.00
" " 4s, 1910, . . . . .	9,000.00	9,000.00	9,000.00
Denver, 4s, 1904, . . . . .	5,000.00	5,000.00	5,000.00
" 4s, 1908, . . . . .	5,000.00	5,000.00	5,000.00
Winsted, 4s, 1895, . . . . .	10,000.00	10,000.00	10,000.00
Duluth, 4s, 1921, . . . . .	5,000.00	5,000.00	5,000.00
Columbus, 6s, —, . . . . .	5,000.00	5,000.00	5,000.00
Totals, . . . . . \$	48,000.00	48,000.00	48,000.00



## MECHANICS SAVINGS BANK, WINSTED.— CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.	
RAILROAD BONDS.							
Chicago, Milwaukee & St. Paul: —							
La Crosse & Davenport,	5s,	1919,	\$	5,000.00	5,000.00	5,250.00	
Dubuque,	5s,	1920,		5,000.00	5,000.00	6,000.00	
Chicago & Northwestern: —							
Northwestern Union,	7s,	1917,		8,000.00	8,000.00	11,000.00	
Menominee,	7s,	1911,		5,000.00	5,000.00	6,500.00	
Iowa Division,	4½s,	1902,		14,000.00	14,000.00	14,400.00	
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		12,000.00	12,000.00	12,900.00	
New York Central & Hudson River,	7s,	1903,		10,000.00	10,000.00	12,500.00	
Buffalo, New York & Erie,	7s,	1916,		4,000.00	4,000.00	5,200.00	
New York, Lackawanna & Western,	6s,	1921,		5,000.00	5,000.00	6,500.00	
West Jersey,	7s,	1899,		5,000.00	5,000.00	6,000.00	
Bald Eagle Valley,	6s,	1910,		1,000.00	1,000.00	1,150.00	
Housatonic,	5s,	1937,		10,000.00	10,000.00	11,800.00	
Totals, . . . . .				\$ 84,000.00	84,000.00	99,200.00	
BANK STOCKS.							
132 shares	First	National,	Winsted,	\$	13,200.00	13,200.00	14,520.00
125 "	Hurlbut	"	West Winsted,		12,500.00	12,500.00	20,000.00
25 "	Hartford	"	Hartford,		2,500.00	2,500.00	3,750.00
22 "	Phoenix	"	"		2,200.00	2,200.00	2,500.00
50 "	Mercantile	"	"		5,000.00	5,000.00	3,750.00
14 "	American	"	"		700.00	700.00	1,000.00
55 "	Conn. Tr. & Safe Dep. Co.,	"	"		5,500.00	5,500.00	8,800.00
15 "	Hartford Trust Co.,	"	"		1,500.00	1,500.00	2,000.00
37 "	Second	National,	New Haven,		3,700.00	3,700.00	6,200.00
20 "	Tradesmens	"	"		2,000.00	2,000.00	2,750.00
10 "	Yale	"	"		1,000.00	1,000.00	1,150.00
100 "	Merchants	"	"		5,000.00	5,000.00	5,000.00
84 "	First	"	Bridgeport,		8,400.00	8,400.00	14,500.00
22 "	City	"	"		2,200.00	2,200.00	3,300.00
35 "	Birmingham	"	"		3,500.00	3,500.00	6,125.00
20 "	Waterbury	"	Waterbury,		1,000.00	1,000.00	2,000.00
100 "	Fourth	"	"		10,000.00	10,000.00	12,500.00
10 "	Danbury	"	Danbury,		1,000.00	1,000.00	1,300.00
30 "	Pahquioque	"	"		3,000.00	3,000.00	3,900.00
15 "	Central	"	Middletown,		1,125.00	1,125.00	1,710.00
29 "	Home	"	Meriden,		2,900.00	2,900.00	3,770.00
15 "	New Britain	"	New Britain,		1,500.00	1,500.00	2,400.00
6 "	Commerce	"	New York,		600.00	600.00	1,100.00
Totals, . . . . .					90,025.00	90,025.00	124,025.00



## MECHANICS SAVINGS BANK, WINSTED. — CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,996; total amount,	\$410,165.43
2	Number of depositors having \$1,000 and not over \$2,000,	240; total amount,	325,126.73
3	Number of depositors having over \$2,000 and not over \$10,000,	76; total amount,	227,299.79
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,312; total deposits,	\$962,591.95
6	Largest amount due a single depositor,		7,160.77
7	Number of accounts opened during the year, 288; number closed,	224.	
8	Amount of income received during the year,		49,975.94
9	Amount of dividends declared during the year,		36,763.75
10	Amount deposited, including interest credited the past year,		245,326.54
11	Amount withdrawn during the year,		225,227.36
12	Increase of deposits the past year,		20,099.18
13	Amount carried to surplus or profit and loss during the year,		1,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year,		2,210.52
18	Total office expenses the past year, including salaries,		2,306.70
19	Net amount of income during the year from real estate owned,		276.62
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		30,000.00
23	Date of annual meeting for choice of officers, second Wednesday in July.		

OFFICERS. — President, Charles B. Hallett; Treasurer, Lyman R. Norton; Directors or Trustees, Charles B. Hallett, Harvey L. Roberts, Luman C. Colt, Charles S. Jopp, Lorenzo M. Blake, Warham H. Williams.

## MECHANICS &amp; FARMERS SAVINGS BANK, BRIDGEPORT.

L. S. CATLIN, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$716,223.00	Whole Amt. of Deposits, .	\$1,477,176.54
Loans on Collateral Security,	22,100.00	Surplus Account, . . .	29,071.85
Loans on Personal Sec'ty only,	25.00	Interest Account, . . .	26,602.59
State Warrants,	10,010.17		
Town, City, and Corp. Bonds,	283,921.47		
Railroad Bonds,	347,905.00		
Bank Stocks in Connecticut,	103,372.00		
Real Estate by Foreclosure,	10,650.00		
Safe and Furniture Account,	1,440.00		
Cash in Bank, . . . .	26,731.55		
Cash on hand, . . . .	10,472.79		
Total Assets, . . . .	\$1,532,850.98	Total Liabilities, . . .	\$1,532,850.98

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE WARRANTS.			
Colorado, 6s, . . . . .	\$ 10,010.17	10,010.17	10,010.17
TOWN, CITY, AND CORPORATION BONDS.			
Columbus, 6s, 1896-1905, . . . .	\$ 19,500.00	19,500.00	20,475.00
Columbus, 4s, 1909, . . . . .	3,000.00	3,000.00	3,060.00
Trenton, 6s, 1899, . . . . .	1,000.00	1,000.00	1,050.00
Omaha, 6s, 1896-1899, . . . . .	5,000.00	5,000.00	5,350.00
Omaha, 5s, 1899-1902, . . . . .	10,000.00	10,000.00	10,300.00
Sioux City, 4½s, 1916-1918, . . . .	30,000.00	31,500.00	32,100.00
Denver, 5s, 1906, . . . . .	10,000.00	10,500.00	10,700.00
Denver, 4s, 1904, . . . . .	10,000.00	9,700.00	10,000.00
Louisville, 5s, 1911, . . . . .	10,000.00	10,900.00	11,100.00
Louisville, 4s, 1930, . . . . .	5,000.00	5,000.00	5,050.00
Chicago, 4s, 1921, . . . . .	10,000.00	10,000.00	10,400.00
Camden, 4½s, 1922-1923, . . . . .	25,000.00	27,200.00	27,500.00
Paterson, 5s, 1904, . . . . .	10,000.00	11,000.00	11,000.00
Davenport, 6s, 1898-1899, . . . .	11,000.00	11,400.00	11,550.00
Topeka, 5s, 1913, . . . . .	20,000.00	20,600.00	21,200.00
West Duluth, 7s, 1895-1897, . . . .	15,000.00	15,500.00	15,900.00
Indianapolis, 6s, . . . . .	11,121.47	11,121.47	11,121.47
Spokane, 5s, 1914, . . . . .	10,000.00	11,000.00	11,000.00
Fairfield Co., Conn., 4s, 1905, . . . .	60,000.00	60,000.00	62,000.00
Totals, . . . . .	\$ 275,621.47	283,921.47	290,856.47

## MECHANICS &amp; FARMERS SAVINGS BANK, BRIDGEPORT.

— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Chicago & Northwestern:—				
Tomah Division,	6s, 1905, \$	10,000.00	11,400.00	11,600.00
Iowa Division,	4½s, 1902,	25,000.00	25,000.00	25,750.00
Western Minnesota,	7s, 1907,	10,000.00	11,800.00	12,500.00
Chicago, Milwaukee & St. Paul:—				
Mineral Point Division,	5s, 1910,	15,000.00	15,000.00	16,050.00
Pacific Western Division,	5s, 1921,	10,000.00	10,000.00	11,500.00
Iowa Falls & Sioux City,	7s, 1917,	5,000.00	6,250.00	6,600.00
Baltimore & Cumberland Extension,	6s, 1931,	21,000.00	27,200.00	27,720.00
Sharon,	4½s, 1919,	10,000.00	10,000.00	10,300.00
Coudersport & Port Allegheny,	6s, 1914,	15,000.00	15,200.00	11,400.00
Atchison, Topeka & Santa Fe,	4s, 1989,	21,000.00	16,380.00	17,220.00
Ottumwa, Cedar Rapids & St. Paul,	5s, 1909,	15,000.00	15,675.00	16,050.00
Central Ohio,	4½s, 1930,	15,000.00	15,200.00	15,450.00
Evansville & Terre Haute,	6s, 1923,	15,000.00	16,400.00	17,250.00
Evansville & Terre Haute,	5s, 1930,	27,000.00	27,000.00	28,890.00
Staten Island,	4½s, 1943,	50,000.00	50,000.00	51,500.00
St. Paul & Northern Pacific,	6s, 1923,	45,000.00	54,700.00	55,800.00
Long Island,	4s, 1932,	15,000.00	15,000.00	15,000.00
Hereford,	4s, 1930,	10,000.00	10,000.00	10,000.00
Totals,	\$	329,000.00	347,905.00	360,580.00
BANK STOCKS.				
200 shares Bridgeport National,	\$	10,000.00	17,160.00	19,500.00
231 " City " Bridgeport,		23,100.00	34,000.00	36,960.00
134 " Connecticut " "		13,400.00	19,487.00	20,770.00
63 " Pequonnock " "		6,300.00	7,455.00	9,450.00
114 " First " "		11,400.00	20,070.00	20,070.00
52 " First " Westport, .		5,200.00	5,200.00	5,300.00
Totals,	\$	69,400.00	103,372.00	112,050.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,039; total amount,	\$691,847.03
2	Number of depositors having \$1,000 and not over \$2,000, .	373; total amount,	489,667.25
3	Number of depositors having over \$2,000 and not over \$10,000, .	108; total amount,	295,662.26
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,520; total deposits,	\$1,477,176.54

# MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.

— CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor, . . . . .	\$5,735.69
7	Number of accounts opened during the year, 1,259; number closed, 732.	
8	Amount of income received during the year, . . . . .	75,611.53
9	Amount of dividends declared during the year, . . . . .	53,399.56
10	Amount deposited, including interest credited, the past year, . . . . .	482,536.45
11	Amount withdrawn during the year, . . . . .	346,696.92
12	Increase of deposits the past year, . . . . .	135,839.53
13	Amount carried to surplus or profit and loss during the year, . . . . .	3,502.76
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.	
17	State tax during the past year, . . . . .	3,294.64
18	Total office expenses the past year, including salaries, . . . . .	6,148.51
19	Net amount of income during the year from real estate owned, . . . . .	186.60
20	What assets, if any, yielding no income during the year, . . . . .	16,380.00
21	Are all loans upon real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	20,000.00
23	Date of annual meeting for choice of officers, month of July.	

OFFICERS.— President, D. N. Morgan; Vice-Presidents, John L. Wessels and David Wooster; Treasurer, L. S. Catlin; Directors or Trustees, S. C. Kingman, George W. Peck, Carlos Curtis, H. C. Cogswell, J. W. Knowlton, L. S. Catlin, Chauncey Morton, D. B. Lockwood, L. F. Curtis, M. E. Morris, F. B. Hall, George H. Zink, Andrew B. Curtis, Edwin G. Sanford, David B. Booth, George W. Fairchild, Goodwin Stoddard, Erwin Strickland.



## MERIDEN SAVINGS BANK.

W. H. CATLIN, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,062,857.00	Whole Am't of Deposits, . \$2,720,006.63
Loans on Collateral Security, 96,100.00	Surplus Account, . . . 100,000.00
Loans on Personal Sec'y only, 15,422.00	Interest Account, . . . 34,172.01
United States Bonds, . . . 15,100.00	Profit and Loss Account, . 119,814.68
Town, City, and Corpora- tion Bonds, . . . 632,921.36	
Town, City, and Borough Notes and Orders, . . . 53,000.00	
School Dist. Notes and Orders, 31,299.74	
Railroad Bonds, . . . 840,335.00	
Bank Stocks in Connecticut, 141,950.00	
Real Estate by Foreclosure, and other Real Estate, . . 1,249.90	
Banking House, . . . 34,603.12	
Expense Account, . . . 1,255.03	
Suspense Account, . . . 319.05	
Cash in Bank, . . . 41,454.78	
Cash on hand, . . . 6,126.34	
Total Assets, . . . \$2,973,993.32	Total Liabilities, . \$2,973,993.32

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Coupon, . . . . . \$	100.00	100.00	112.00
Fours of 1925, Registered, . . . . .	5,000.00	5,000.00	6,100.00
Fives of 1904, Coupon, . . . . .	10,000.00	10,000.00	11,600.00
Totals, . . . . . \$	15,100.00	15,100.00	17,812.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Meriden, . . . . . \$	53,000.00	53,000.00	53,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School District, Meriden, . . . \$	16,000.00	16,000.00	16,000.00
Railroad " " . . . . .	12,014.74	12,014.74	12,014.74
West " " . . . . .	2,900.00	2,900.00	2,900.00
Kensington " Berlin, . . . . .	385.00	385.00	385.00
Totals, . . . . . \$	31,299.74	31,299.74	31,299.74



## MERIDEN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.						
Town of Essex,	Conn.,	4s,	1901,	\$ 10,000.00	10,000.00	10,200.00
"	Greenwich,	"	4s,	1915,	10,000.00	10,350.00
"	Meriden,	"	4s,	1908 to 1911,	20,000.00	20,600.00
"	"	"	6s,	1896-7,	3,000.00	3,090.00
"	Middletown,	"	$3\frac{65}{100}$ s,	1909,	25,000.00	25,000.00
"	New Britain,	"	4s,	1901-2,	10,000.00	10,200.00
"	Wallingford,	"	4s,	1904 or '14 '23,	20,000.00	20,700.00
"	Windsor L'ks,	"	4s,	1922,	10,000.00	10,400.00
City of Bath,	Maine,	4s,	1921,	22,500.00	22,500.00	23,400.00
"	"	6s,	1902,	1,000.00	1,000.00	1,130.00
"	Cincinnati,	Ohio,	5s,	1896-7,	3,021.36	3,021.36
"	"	"	7s,	1908,	23,000.00	30,360.00
"	"	"	$7\frac{3}{10}$ s,	1902-6,	19,000.00	23,940.00
"	Columbus,	"	4s,	1905 to 1909,	38,000.00	39,140.00
"	"	"	5s,	1910,	12,000.00	13,680.00
"	Dayton,	"	6s,	1902,	10,000.00	10,700.00
"	Dubuque,	Iowa,	6s,	1896,	2,000.00	2,040.00
"	Duluth,	Minn.,	5s,	1923,	10,000.00	12,100.00
"	"	"	6s,	1895 to 1897,	22,000.00	22,480.00
"	"	"	7s,	1896,	5,000.00	5,150.00
"	Fort Wayne,	Ind.,	6s,	1914,	10,000.00	13,000.00
"	Hamilton,	Ohio,	5s,	1904,	5,000.00	5,450.00
"	Hoboken,	N. J.,	6s,	1898,	4,000.00	4,240.00
"	Indianapolis,	Ind.,	6s,	1897,	13,000.00	13,585.00
"	Lexington,	Ky.,	$4\frac{1}{2}$ s,	1920,	10,000.00	10,900.00
"	Louisville,	"	4s,	1930,	10,000.00	10,400.00
"	Minneapolis,	Minn.,	4s,	1922,	10,000.00	10,650.00
"	"	"	$4\frac{1}{2}$ s,	1921,	10,000.00	11,400.00
"	Milwaukee,	Wis.,	7s,	1902,	5,000.00	5,625.00
"	Muskegon,	Mich.,	5s,	1903 to 1905,	20,000.00	21,800.00
"	"	"	8s,	1899,	5,000.00	5,650.00
"	New Albany,	Ind.,	5s,	1915,	20,000.00	23,400.00
"	Newark,	N. J.,	4s,	1908,	5,000.00	5,150.00
"	"	"	$4\frac{1}{2}$ s,	1918,	20,000.00	22,400.00
"	"	"	6s,	1908,	2,000.00	2,460.00
"	Omaha,	Neb.,	5s,	1895 to 1912,	38,000.00	41,065.00
"	"	"	6s,	1895,	6,500.00	6,500.00
"	Paterson,	N. J.,	$4\frac{1}{2}$ s,	1895 to 1897,	10,000.00	10,700.00
"	"	"	5s,	1915,	5,000.00	5,875.00
"	Portland,	Oregon,	5s,	1923,	10,000.00	11,800.00
"	St. Paul,	Minn.,	4s,	1919,	10,000.00	10,600.00
"	South Bend,	Ind.,	5s,	1913,	5,000.00	5,800.00
"	"	"	6s,	1900,	10,000.00	11,000.00
"	Terre Haute,	Ind.,	$4\frac{1}{2}$ s,	1902,	12,000.00	12,540.00
"	"	"	5s,	1896,	20,000.00	20,200.00
"	Toledo,	Ohio,	$4\frac{1}{2}$ s,	1914,	10,000.00	10,500.00
"	"	"	$4\frac{1}{2}$ s,	1903 to 1919,	34,000.00	35,920.00
"	"	"	5s,	1903-1913,	9,000.00	9,700.00
"	Trenton,	N. J.,	4s,	1899 to 1913,	17,200.00	17,599.00
"	Wichita,	Kan.,	6s,	1898,	5,000.00	5,150.00
Totals,				\$ 626,221.36	632,921.36	678,740.36

## MERIDEN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Atchison, Topeka & Santa Fe,	4s, 1989,	\$ 65,000.00	48,750.00	53,300.00
Atchison & Nebraska,	7s, 1908,	12,000.00	13,300.00	15,120.00
Central Ohio,	4½s, 1930,	25,000.00	25,000.00	26,250.00
Connecticut & Passumpsic,	4s, 1943,	3,000.00	3,000.00	3,120.00
Chicago & Northwestern:—				
Chicago & Tomah,	6s, 1905,	21,000.00	22,600.00	23,940.00
Iowa Division,	4½s, 1902,	5,000.00	5,000.00	5,100.00
Madison Extension,	7s, 1911,	500.00	500.00	655.00
Menominee Extension,	7s, 1911,	5,000.00	6,600.00	6,600.00
Ottumwa, Cedar Falls & St. Paul,	5s, 1909,	65,000.00	65,300.00	69,550.00
Milwaukee & Madison,	6s, 1905,	15,000.00	15,000.00	17,250.00
Northern Illinois,	5s, 1910,	12,000.00	12,000.00	12,960.00
Chicago, Milwaukee & St. Paul:—				
Chicago & Pacific,	6s, 1910,	11,000.00	11,000.00	12,980.00
Chicago & Milwaukee,	7s, 1930,	46,000.00	50,000.00	57,500.00
Dubuque,	6s, 1920,	25,000.00	25,200.00	30,000.00
Iowa & Dakota,	7s, 1899,	27,000.00	28,200.00	33,750.00
La Crosse & Davenport,	5s, 1919,	51,000.00	51,000.00	55,590.00
Southwestern,	6s, 1909,	34,000.00	35,200.00	39,780.00
Wisconsin Valley,	7s, 1909,	23,000.00	24,000.00	28,290.00
Cincinnati, Hamilton & Dayton,	5s, 1905,	6,000.00	6,000.00	6,480.00
Erie & Pittsburgh,	7s, 1898,	20,000.00	20,200.00	21,400.00
Evansville & Terre Haute,	6s, 1921,	20,000.00	21,000.00	22,000.00
E. & T. H., Sullivan Co. Coal Branch,	5s, 1930,	10,000.00	10,000.00	10,000.00
Elmira & Williamsport,	6s, 1910,	13,000.00	13,600.00	15,340.00
Fonda, Johnstown & Gloversville,	6s, 1921,	9,000.00	10,700.00	11,250.00
Illinois Central, Springfield Div.,	6s, 1898,	10,000.00	10,000.00	10,450.00
Iowa Falls & Sioux City,	7s, 1917,	20,000.00	23,600.00	26,200.00
Joliet & Northern Indiana,	7s, 1907,	25,000.00	28,200.00	30,750.00
Little Miami,	5s, 1912,	6,000.00	6,000.00	6,720.00
Long Island,	4s, 1932,	15,000.00	14,925.00	15,000.00
Morris & Essex,	7s, 1914,	54,000.00	62,000.00	77,220.00
McKeesport & Belle Vernon,	6s, 1918,	31,000.00	34,000.00	37,200.00
New York Central & Hudson River,	7s, 1903,	15,000.00	15,000.00	18,600.00
New York & Long Branch,	5s, 1931,	20,000.00	20,400.00	22,800.00
Pitts., McKeesport & Youghiogheny,	6s, 1932,	20,000.00	23,500.00	25,400.00
Rensselaer & Saratoga,	7s, 1921,	1,000.00	1,060.00	1,440.00
Shamokin Valley & Pottsville,	7s, 1901,	13,000.00	13,000.00	14,820.00
St. Paul, Minneapolis & Manitoba,	6s, 1910,	25,000.00	26,800.00	30,250.00
Sunbury & Lewiston,	7s, 1896,	7,000.00	7,000.00	7,210.00
Terre Haute & Indianapolis,	5s, 1925,	30,000.00	31,700.00	33,600.00
Totals,		\$ 815,500.00	840,335.00	935,865.00
BANK STOCKS.				
180 shares First National, Meriden,		\$ 18,000.00	18,000.00	22,500.00
311 " Home " " "		31,100.00	31,100.00	35,765.00
300 " Meriden " " "		30,000.00	30,000.00	34,500.00

## MERIDEN SAVINGS BANK.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.				
125 shares	New Britain Nat'l, New Britain,	\$ 12,500.00	12,500.00	18,750.00
40 "	Central " Middletown,	3,000.00	3,000.00	3,600.00
200 "	First " "	20,000.00	20,000.00	20,800.00
150 "	Middletown " "	11,250.00	11,250.00	15,750.00
123 "	Middlesex Co. National, "	12,300.00	12,300.00	12,300.00
34 "	Yale National, New Haven, .	3,400.00	3,400.00	3,944.00
4 "	Second " "	400.00	400.00	676.00
Totals, . . . . .		\$ 141,950.00	141,950.00	168,585.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,827; total amount, \$1,152,422.50
2	Number of depositors having \$1,000 and not over \$2,000, .	525; total amount, 699,693.62
3	Number of depositors having over \$2,000 and not over \$10,000,	273; total amount, 857,806.38
4	Number of depositors having over \$10,000,	1; total amount, 10,084.13
5	Total number of depositors, .	7,626; total deposits, \$2,720,006.63
6	Largest amount due a single depositor, .	10,084.13
7	Number of accounts opened during the year, 1,067; number closed, 888.	
8	Amount of income received during the year, . . . . .	136,424.22
9	Amount of dividends declared during the year, . . . . .	100,686.69
10	Amount deposited, including interest credited, the past year, .	645,196.36
11	Amount withdrawn during the year, . . . . .	466,278.27
12	Increase of deposits the past year, . . . . .	178,918.09
13	Amount carried to surplus or profit and loss during the year, .	4,970.44
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent.; when paid, 20th of January and July.	
17	State tax during the past year, . . . . .	6,145.37
18	Total office expenses the past year, including salaries, . . . .	7,036.85
19	Net amount of income during the year from real estate owned, .	1,358.25
20	What assets, if any, yielding no income during the year, . . . .	None.
21	Are all loans on real estate secured by first mortgage? . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	30,000.00
23	Date of annual meeting for choice of officers, first Monday after 19th of July.	

OFFICERS.—President, Levi E. Coe; Treasurer, W. H. Catlin; Directors or Trustees, O. H. Platt, O. B. Arnold, A. Chamberlain, A. C. Markham, Charles Parker, Edward Miller, John L. Billard, Geo. R. Wilmot, Selah A. Hull, Henry S. Wilcox, E. J. Doolittle, H. Wales Lines, Benjamin Page.



## THE MIDDLETOWN SAVINGS BANK.

HENRY H. SMITH, Treasurer.

INCORPORATED, 1825.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . \$1,836,224.00	Whole Am't of Deposits, \$6,165,857.10
Loans on Collateral Sec'ty, 135,825.00	Surplus Account, . . . 450,000.00
Loans on Personal Sec'ty only, 2,100.00	Interest Account, . . . 138,439.21
Town, City, and Corp. B'ds, 3,724,735.00	Profit and Loss Account, . 66,313.90
Railroad Bonds, . . . 515,500.00	Sundry Accounts, . . . 17,615.76
Railroad and Quarry Stocks, 49,944.00	
Bank Stocks in Connecticut, 217,575.00	
Bank Stocks in other States, 47,000.00	
Real Estate by Foreclosure, 90,600.00	
Banking House, . . . 31,000.00	
Expense Account, . . . 5,561.11	
Cash in Bank, . . . 168,673.76	
Cash on hand, . . . 13,488.10	
Total Assets, . . . \$6,838,225.97	Total Liabilities, . . . \$6,838,225.97

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
QUARRY AND RAILROAD STOCKS.			
100 shares N. Y., N. H. & Hartford R. R., \$	10,000.00	10,000.00	17,900.00
105 " Cleve., Cinn., Chic. & St. Louis,	10,500.00	5,250.00	4,725.00
590 " Middlesex Quarry Co., . . .	59,000.00	34,694.00	38,350.00
Totals, . . . . . \$	79,500.00	49,944.00	60,975.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Middletown, Conn., 6s, 1896, \$	1,000.00	1,000.00	1,020.00
Town of " " 4s, 1896 to 1908,	104,000.00	104,000.00	105,560.00
" New Canaan, " 4s, 1911,	24,500.00	24,500.00	24,745.00
" Plainville, " 4s, 1905 to 1915,	15,000.00	15,000.00	15,000.00
" Portland, " 4s, 1896,	17,000.00	17,000.00	17,000.00
" Stonington, " 4s, 1908,	15,000.00	15,000.00	15,000.00
W. Haven Union Sch'l Dis., 4½s, 1909,	20,000.00	20,000.00	21,000.00
City of Waterbury, 4s, 1896 to 1902,	29,000.00	29,000.00	29,000.00
Town of Greenwich, 4s, 1915,	60,000.00	60,000.00	61,800.00
City of Denver, Col., 4s, 1899 to 1904,	30,000.00	30,000.00	30,000.00
" Chicago, Ill., 4s, 1921,	50,000.00	50,000.00	52,000.00
" " " 6s, 1897 and 1898,	27,000.00	27,000.00	28,160.00
" " " 7s, 1898 and 1899,	30,000.00	30,000.00	33,100.00
" South Bend, Ind., 4s, 1915,	32,000.00	32,000.00	32,960.00
" Terre Haute, " 4½s, 1896 to 1909,	56,000.00	56,000.00	57,820.00
" " " 6s, 1896 to 1905,	104,463.00	104,463.00	113,609.00

## THE MIDDLETOWN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONT.			
City of Sioux City, Iowa, 4½s, 1920,	\$ 50,000.00	50,000.00	54,000.00
“ “ “ “ 6s, 1907,	6,000.00	6,000.00	7,080.00
“ Dubuque, “ “ 5s, 1902,	54,000.00	54,000.00	55,620.00
“ “ “ “ 6s, 1897,	12,500.00	12,500.00	13,500.00
“ Davenport, “ “ 6s, 1900,	80,000.00	80,000.00	84,000.00
“ Louisville, Ky., 4s, 1923,	25,000.00	25,000.00	25,500.00
“ “ “ “ 5s, 1902,	5,000.00	5,000.00	5,650.00
“ Lexington, “ “ 4½s, 1924,	45,000.00	45,000.00	49,500.00
“ “ “ “ 6s, 1896 to 1904,	4,320.00	4,320.00	4,665.00
“ Portland, Me., 6s, 1897 and 1907,	37,000.00	37,000.00	43,920.00
“ Bangor, “ “ 6s, 1905,	2,000.00	2,000.00	2,360.00
“ Detroit, Mich., 4s, 1918,	175,000.00	175,000.00	187,250.00
“ Muskegon, “ “ 5s, 1926,	100,000.00	100,000.00	120,000.00
“ Saginaw, “ “ 5s, 1895,	10,000.00	10,000.00	10,000.00
“ Minneapolis, Minn., 4s, 1919,	208,000.00	208,000.00	218,300.00
“ St. Paul, “ “ 4s, 1919 and 1920,	225,000.00	225,000.00	237,250.00
“ “ “ “ 4½s, 1917,	20,000.00	20,000.00	22,200.00
“ “ “ “ 6s, 1900,	5,000.00	5,000.00	5,500.00
“ Duluth, “ “ 6s, 1895 to 1911,	46,500.00	46,500.00	51,190.00
“ “ “ “ 7s, 1895 to 1898,	58,052.00	58,052.00	61,945.00
“ Kansas City, Mo., 7s, 1897 and 1898,	19,000.00	19,000.00	20,260.00
“ “ “ “ 8s, 1897,	5,000.00	5,000.00	5,350.00
“ St. Joseph, “ “ 6s, 1903,	35,000.00	35,000.00	40,250.00
“ St. Louis, “ “ 4s, 1905,	182,000.00	182,000.00	187,460.00
“ “ “ “ 6s, 1898 to 1905,	71,000.00	71,000.00	77,640.00
“ Jersey City, N. J., 7s, 1913,	100,000.00	100,000.00	132,000.00
“ Paterson, “ “ 4½s, 1908,	35,000.00	35,000.00	37,100.00
“ Newark, “ “ 4s, 1922,	50,000.00	50,000.00	52,000.00
“ “ “ “ 7s, 1905,	10,000.00	10,000.00	12,600.00
“ Racine, Wis., 4s, 1903,	15,000.00	15,000.00	15,150.00
“ La Crosse, “ “ 5s, 1909,	33,000.00	33,000.00	36,960.00
“ Johnstown, Pa., 4½s, 1904 or 1924,	50,000.00	50,000.00	52,500.00
“ Dayton, Ohio, 4s, 1899 to 1902,	161,000.00	161,000.00	162,000.00
“ “ “ “ 4½s, 1896,	3,000.00	3,000.00	3,000.00
“ “ “ “ 5s, 1904 and 1906,	27,000.00	27,000.00	29,790.00
“ “ “ “ 6s, 1899 to 1901,	65,000.00	65,000.00	72,040.00
“ Vanesville, “ “ 4½s, 1909,	20,000.00	20,000.00	21,600.00
“ Canton, “ “ 5s, 1896 to 1898,	3,900.00	3,900.00	3,939.00
“ Cincinnati, “ “ 4s, 1905,	25,000.00	25,000.00	25,500.00
“ “ “ “ 6s, 1897 to 1909,	27,000.00	27,000.00	32,400.00
“ “ “ “ 7s, 1902 to 1908,	55,000.00	55,000.00	70,290.00
“ “ “ “ 7½s, 1899 to 1902,	132,000.00	132,000.00	151,640.00
“ Cleveland, “ “ 5s, 1899,	135,000.00	135,000.00	140,400.00
“ Springfield, “ “ 6s, 1896 to 1902,	7,500.00	7,500.00	8,025.00
“ Toledo, “ “ 4½s, 1914,	91,000.00	91,000.00	95,550.00
“ “ “ “ 4½s, 1903,	30,000.00	30,000.00	31,200.00
“ “ “ “ 5s, 1903 to 1913,	156,000.00	156,000.00	171,120.00
“ Youngstown, “ “ 5s, 1895 to 1901,	11,500.00	11,500.00	11,845.00
“ “ “ “ 6s, 1895 to 1902,	44,500.00	44,500.00	47,450.00



## THE MIDDLETOWN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONT.			
City of Columbus, Ohio, 4s, 1898 to 1908, \$	203,000.00	203,000.00	204,030.00
“ “ “ 5s, 1907 to 1913,	63,000.00	63,000.00	70,280.00
“ “ “ 6s, 1896 to 1911,	76,000.00	76,000.00	83,160.00
Totals, . . . . .	\$ 3,724,735.00	3,724,735.00	4,001,733.00
RAILROAD BONDS.			
Chic., Mil. St. P., S. West. Div., 6s, 1909, \$	50,000.00	50,000.00	58,500.00
Mineral Point “ 5s, 1911,	50,000.00	50,000.00	54,000.00
La Crosse & Davenport “ 5s, 1919,	15,000.00	15,000.00	16,200.00
Chic. & L. Superior “ 5s, 1921,	15,000.00	15,000.00	16,200.00
Dubuque “ 6s, 1920,	40,000.00	40,000.00	48,000.00
Ill. Central, Springfield “ 6s, 1898,	54,000.00	54,000.00	57,780.00
Middle “ 5s, 1921,	60,000.00	60,000.00	70,200.00
Sandusky, Mansfield & Newark, 7s, 1909,	7,000.00	7,000.00	8,750.00
Chic. & N. W., No. West. Union, 7s, 1917,	26,500.00	26,500.00	36,305.00
Ot., Cdr. F. & St. P. Div., 5s, 1909,	28,000.00	28,000.00	30,240.00
Iowa “ 4½s, 1902,	50,000.00	50,000.00	51,000.00
Madison Extension “ 7s, 1911,	20,000.00	20,000.00	26,000.00
Chic. & Tomah “ 6s, 1905,	55,000.00	55,000.00	62,700.00
Menominee River “ 7s, 1906,	1,000.00	1,000.00	1,220.00
Cedar Rap's & Mo. R. “ 7s, 1916,	10,000.00	10,000.00	13,600.00
Delaware & Hudson Canal, 7s, 1917,	30,000.00	30,000.00	42,600.00
N. Y., N. H. & H. Debenture, 4s, 1903,	4,000.00	4,000.00	5,480.00
Totals, . . . . .	\$ 515,500.00	515,500.00	598,775.00
BANK STOCKS.			
569 shares Middletown Nat., Middletown, \$	42,675.00	42,675.00	62,021.00
340 “ Middlesex Co. “ “	34,000.00	34,000.00	34,000.00
200 “ Central “ “	15,000.00	15,000.00	20,000.00
267 “ First “ “	26,700.00	26,700.00	28,035.00
150 “ Hartford “ Hartford,	15,000.00	15,000.00	21,000.00
135 “ City Bank, “ “	13,500.00	13,500.00	14,175.00
160 “ Thames “ Norwich,	16,000.00	16,000.00	22,400.00
13 “ First “ “	1,300.00	1,300.00	1,300.00
12 “ Second “ “	1,200.00	1,200.00	1,200.00
34 “ Yale “ New Haven,	3,400.00	3,400.00	3,978.00
24 “ First “ Portland,	2,400.00	2,400.00	2,520.00
206 “ Home “ Meriden,	20,600.00	20,600.00	24,720.00
84 “ First “ “	8,400.00	8,400.00	10,080.00
86 “ Meriden “ “	8,600.00	8,600.00	9,890.00
88 “ Nat. Pahquioque, Danbury,	8,800.00	8,800.00	11,968.00
260 “ American Ex. Nat., New York,	26,000.00	26,000.00	41,340.00
100 “ Nassau, “ “	5,000.00	5,000.00	8,000.00
60 “ Bank of State of N. Y., “	6,000.00	6,000.00	6,600.00
100 “ Nat. Shoe & Leather, “	10,000.00	10,000.00	9,500.00
Totals, . . . . .	\$ 264,575.00	264,575.00	332,727.00

## THE MIDDLETOWN SAVINGS BANK.— CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,161; total amount, \$2,033,937.10
2	Number of depositors having \$1,000 and not over \$2,000, .	966; total amount, 1,328,159.00
3	Number of depositors having over \$2,000 and not over \$10,000,	701; total amount, 2,742,561.00
4	Number of depositors having over \$10,000,	6; total amount, 61,200.00
5	Total number of depositors,	9,834; total deposits, \$6,165,857.10
6	Largest amount due a single depositor,	10,200.00
7	Number of accounts opened during the year, 878; number closed,	839.
8	Amount of income received during the year,	324,522.32
9	Amount of dividends declared during the year,	234,281.37
10	Amount deposited, including interest credited, the past year,	1,024,338.63
11	Amount withdrawn during the year,	808,982.87
12	Increase of deposits the past year,	215,355.76
13	Amount carried to surplus or profit and loss during the year,	25,564.36
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, 4 per cent.; 3 per cent. on excess of ten thousand dollars; when paid, May and November.	
17	State tax during the past year,	14,158.70
18	Total office expenses the past year, including salaries,	13,115.44
19	Net amount of income during the year from real estate owned,	5,140.48
20	What assets, if any, yielding no income during the year,	5,250.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual, company, society, or corporation,	50,000.00
23	Date of annual meeting for choice of officers, first Monday in June.	

OFFICERS.— George A. Coles, President; Henry H. Smith, Treasurer; Directors or Trustees, John P. Bacon, Chas. A. Boardman, M. B. Copeland, Henry Ward, L. M. Leach, Samuel Russell, William Wilcox, Henry Woodward, Edward Payne, George W. Atkins, James H. Bunce, George A. Coles, Eldon B. Birdsey, Walter B. Hubbard, Eugene H. Burr, Horace F. Boardman, Wallace K. Bacon, Wilbur F. Burrows, Frank B. Weeks, Charles Reynolds, Henry L. Mansfield, Lyman A. Mills, Albert R. Crittenden.

## MILFORD SAVINGS BANK.

W. CECIL DURAND, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$134,064.00	Whole Amt. of Deposits, . .	\$267,645.38
Loans on Collateral Security, . .	2,000.00	Surplus Account, . . .	12,004.06
Loans on Personal Sec'y only, . .	2,360.00	Interest Account, . . .	1,797.56
Town, City, and Corp. Bonds, . .	64,100.00	Profit and Loss Account, . .	2,242.71
Railroad Bonds, . . .	29,000.00		
Bank Stocks in Connecticut, . .	44,648.00		
Tax Account, . . .	253.29		
Expense Account, . . .	240.95		
Fixture Account, . . .	235.00		
Cash in Bank, . . .	4,541.06		
Cash on hand, . . .	2,247.41		
Total Assets, . . .	\$283,689.71	Total Liabilities, . . .	\$283,689.71

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Town of Milford, . . . . . 5s, \$	500.00	500.00	500.00
“ “ “ “ “ “ 4s, . . . . .	45,600.00	45,600.00	45,600.00
City of Columbus, Ohio, . . . . . 4s, . . . . .	15,000.00	15,000.00	15,000.00
“ “ “ “ “ “ 4½s, . . . . .	3,000.00	3,000.00	3,000.00
Totals, . . . . . \$	64,100.00	64,100.00	64,100.00
RAILROAD BONDS.			
New York, New Haven & Hartford, 4s, 1903, \$	10,000.00	10,000.00	10,000.00
New York, Providence & Boston, 4s, 1942, . . . . .	5,000.00	5,000.00	5,000.00
Chicago & Northwestern, S. Fund, 6s, 1929, . . . . .	8,000.00	8,000.00	9,440.00
Chicago & Northwestern, 4½s, . . . . .	1,000.00	1,000.00	1,000.00
Buffalo, New York & Erie, 7s, 1916, . . . . .	5,000.00	5,000.00	6,700.00
Totals, . . . . . \$	29,000.00	29,000.00	32,140.00
BANK STOCKS.			
200 shares Merchants National, New Haven, \$	10,000.00	12,000.00	9,000.00
22 “ National New Haven, “ . . . . .	2,200.00	3,410.00	3,740.00
30 “ Yale National, “ . . . . .	3,000.00	3,720.00	3,450.00
20 “ Second National, “ . . . . .	2,000.00	3,603.00	3,400.00
50 “ National Tradesmen's, “ . . . . .	5,000.00	7,030.00	7,000.00
20 “ Middlesex Co. Nat., Middletown, . . . . .	2,000.00	2,000.00	2,000.00

## MILFORD SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
13 shares Meriden First Nat., Meriden, \$	1,300.00	1,310.00	1,625.00
36 " Connecticut National, Bridgeport,	3,600.00	5,450.00	5,400.00
51 " Bank of Commerce, New London,	5,100.00	6,125.00	6,000.00
Totals,	\$ 34,200 00	44,648.00	41,815.00

## MISCELLANEOUS ITEMS.

1 Number of depositors having less than \$1,000,	917; total amount,	\$145,589.90
2 Number of depositors having \$1,000 and not over \$2,000,	67; total amount,	95,121.45
3 Number of depositors having over \$2,000 and not over \$10,000,	10; total amount,	26,934.03
4 Number of depositors having over \$10,000,	0; total amount,	0
5 Total number of depositors,	994; total deposits,	\$267,645.38
6 Largest amount due a single depositor,		3,399.75
7 Number of accounts opened during the year, 168; number closed, 138.		
8 Amount of income received during the year,		13,968.49
9 Amount of dividends declared during the year,		9,465.42
10 Amount deposited, including interest credited, the past year,		103,145.95
11 Amount withdrawn during the year,		84,599.77
12 Increase of deposits the past year,		18,546.18
13 Amount carried to surplus or profit and loss during the year,		2,105.49
14 Amount of paper past due,		None.
15 Amount of paper charged off the past year,		None.
16 Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17 State tax during the past year,		506.59
18 Total office expenses the past year, including salaries,		1,220.46
19 Net amount of income during the year from real estate owned,		None.
20 What assets, if any, yielding no income during the year?		None.
21 Are all loans upon real estate secured by first mortgage?		Yes.
22 Largest amount loaned to one individual, company, society, or corporation,		7,000.00
23 Date of annual meeting for choice of officers, first Tuesday after July 16th.		

OFFICERS.—President, George M. Gunn; Treasurer, W. Cecil Durand; Directors or Trustees, Wm. G. Mitchell, James T. Burns, N. Truman Smith, James T. Higby, H. B. Beardsley, James McCarthy, George H. Furman, Joseph W. Fowler, W. Cecil Durand, Theodore Platt, George M. Gunn, Samuel C. Durand, Dumond P. Merwin, John W. Fowler, Charles Luke, Frederick L. Tibbals, David L. Clarke, Edward G. Miles, Isaac C. Smith, Sanford Hawkins.



## MOODUS SAVINGS BANK.

EUGENE W. CHAFFEE, Treasurer.

INCORPORATED, 1870

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$85,751.00	Whole Amt. of Deposits, . . .	\$308,091.55
Loans on Collateral Security, . . .	5,757.00	Surplus Account, . . .	7,000.00
Loans on Personal Sec'y only, . . .	3,400.00	Interest Account, . . .	3,490.11
Town, City, and Corp. Bonds, . . .	69,900.00	Profit and Loss Account, . . .	3,824.32
Town, City, and Borough Notes and Orders, . . .	13,000.00	Rent and Maintenance, . . .	290.98
School Dist. Notes and Orders, . . .	718.54		
Railroad Bonds, . . .	73,000.00		
Bank Stocks in Connecticut, . . .	47,500.00		
Bank Stocks in other States, . . .	500.00		
Real Estate by Foreclosure, . . .	4,169.21		
Expense Account, . . .	561.99		
Premium Account, . . .	12,392.00		
Cash in Bank, . . .	5,092.61		
Cash on hand, . . .	954.61		
Total Assets, . . .	\$322,696.96	Total Liabilities, . . .	\$322,696.96

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of East Haddam, . . . . . \$	8,000.00	8,000.00	8,000.00
" Naugatuck, . . . . .	5,000.00	5,000.00	5,000.00
Totals, . . . . . \$	13,000.00	13,000.00	13,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District, East Haddam, . . .	132.42	132.42	132.42
Fourth " " . . . . .	98.75	98.75	98.75
Fifth " " . . . . .	92.73	92.73	92.73
Eighth " " . . . . .	57.50	57.50	57.50
Ninth " " . . . . .	337.14	337.14	337.14
Totals, . . . . . \$	718.54	718.54	718.54
TOWN, CITY, AND CORPORATION BONDS.			
Town of Naugatuck, Conn., 4s, 1907-12, \$	10,000.00	10,000.00	10,000.00
" Essex, " 4s, 1901-11, . . . . .	5,000.00	5,000.00	5,000.00
" Groton, " 4s, 1913, . . . . .	5,000.00	5,000.00	5,000.00
" Hebron, " 3½s, 1909, . . . . .	5,000.00	5,000.00	5,000.00
" New Haven, " 3½s, 1929, . . . . .	6,000.00	6,000.00	6,000.00



## MOODUS SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONT'D.							
City of Hartford, Conn., Water, 6s, 1899,	\$	4,000.00	4,000.00	4,320.00			
" " " Capitol, 6s, 1897,		2,000.00	2,000.00	2,040.00			
" Willimantic, " 4s, 1899,		5,000.00	5,000.00	5,000.00			
" Norwalk, " 4s, 1907,		5,000.00	5,000.00	5,000.00			
" Ansonia, " 4s, 1905-15,		5,000.00	5,000.00	5,000.00			
" Minneapolis, Minn., 4s, 1919,		5,000.00	5,000.00	5,000.00			
" Duluth, " 4s, 1920,		5,000.00	5,000.00	5,000.00			
" Cleveland, Ohio, 3 <sup>65</sup> / <sub>100</sub> s, 1902,		5,000.00	5,000.00	5,000.00			
" Columbus, " 6s, various,		2,900.00	2,900.00	2,900.00			
Totals,	\$	69,900.00	69,900.00	70,260.00			
RAILROAD BONDS.							
New York & Harlem, 7s, 1900,	\$	15,000.00	15,000.00	17,250.00			
New York Central & Hudson River, 7s, 1903,		10,000.00	10,000.00	12,000.00			
Morris & Essex, 7s, 1914,		10,000.00	10,000.00	14,000.00			
Chicago, Rock Island & Pacific, 6s, 1917,		10,000.00	10,000.00	13,000.00			
Rensselaer & Saratoga, 7s, 1921,		6,000.00	6,000.00	8,400.00			
Delaware & Bound Brook, 7s, 1905,		5,000.00	5,000.00	6,250.00			
Illinois Central (Springfield Div.), 6s, 1898,		5,000.00	5,000.00	5,250.00			
New London Northern, 5s, 1910,		5,000.00	5,000.00	5,500.00			
Atchison, Topeka & Santa Fe, Certif., 5,000.00		5,000.00	5,000.00	4,000.00			
New York, Providence & Boston, 4s, 1911,		2,000.00	2,000.00	2,000.00			
Totals,	\$	73,000.00	73,000.00	87,650.00			
BANK STOCKS.							
64 shares Nat'l B'k of New Eng., East Haddam,	\$	6,400.00	6,400.00	4,480.00			
40 " Deep River National, Deep River,		4,000.00	4,000.00	4,400.00			
40 " Phoenix " Hartford,		4,000.00	4,000.00	4,400.00			
60 " Exchange " "		3,000.00	3,000.00	3,600.00			
20 " Hartford " "		2,000.00	2,000.00	2,800.00			
20 " Aetna " "		2,000.00	2,000.00	2,900.00			
20 " Charter Oak " "		2,000.00	2,000.00	1,800.00			
14 " Farmers & Mech's " "		1,400.00	1,400.00	1,540.00			
12 " First " "		1,200.00	1,200.00	1,320.00			
40 " Central " Middletown,		3,000.00	3,000.00	3,600.00			
40 " Middletown " "		3,000.00	3,000.00	4,000.00			
30 " Middlesex Co. " "		3,000.00	3,000.00	3,000.00			
20 " First " "		2,000.00	2,000.00	2,000.00			
40 " First " Portland,		4,000.00	4,000.00	4,000.00			
30 " Home " Meriden,		3,000.00	3,000.00	3,300.00			
12 " Meriden " "		1,200.00	1,200.00	1,320.00			
10 " Citizens " Waterbury,		1,000.00	1,000.00	1,400.00			

## MOODUS SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
10 shares Danbury National, Danbury, . . . \$	1,000.00	1,000.00	1,000.00
3 " Merchants " Norwich, . . .	300.00	300.00	300.00
5 " Ninth " New York, . . .	500.00	500.00	600.00
Totals, . . . . . \$	48,000.00	48,000.00	51,760.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	925; total amount,	\$141,733.91
2	Number of depositors having \$1,000 and not over \$2,000, . . .	56; total amount,	74,686.58
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	25; total amount,	81,000.02
4	Number of depositors having over \$10,000, . . .	1; total amount,	10,671.04
5	Total number of depositors, . . .	1,007; total deposits,	\$308,091.55
6	Largest amount due a single depositor, . . .		10,671.04
7	Number of accounts opened during the year, 96; number closed, 74.		
8	Amount of income received during the year, . . .		14,147.38
9	Amount of dividends declared during the year, . . .		11,587.21
10	Amount deposited, including interest credited, the past year, . . .		57,077.78
11	Amount withdrawn during the year, . . .		45,057.02
12	Increase of deposits the past year, . . .		12,020.76
13	Amount carried to surplus or profit and loss during the year, . . .		917.72
14	Amount of paper past due, . . .		None.
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year, . . .		574.08
18	Total office expenses the past year, including salaries, . . .		1,096.35
19	Net amount of income during the year from real estate owned, . . .		26.70
20	What assets, if any, yielding no income during the year, . . .		8,400.00
21	Are all loans upon real estate secured by first mortgage? . . .		Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . .		14,500.00
23	Date of annual meeting for choice of officers, third Thursday in July.		

OFFICERS.—President, Charles E. Brownell; Vice-President, Amasa Day; Treasurer, Eugene W. Chaffee; Directors, Charles E. Brownell, Amasa Day, Eugene W. Chaffee, Theodore Fuller, William L. Fowler, Jr., Albert E. Purple, Arthur W. Chaffee, Albert E. Olmsted.

## NATIONAL SAVINGS BANK OF NEW HAVEN.

JULIUS TWISS, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$902,780.00	Whole Amt. of Deposits, . . .	\$1,465,588.28
Loans on Collateral Security, . . .	24,450.00	Surplus Account, . . .	55,000.00
Loans on Personal Sec'y only, . . .	8,000.00	Interest Account, . . .	11,428.67
Town, City, and Corp. Bds., . . .	309,045.00	Profit and Loss Account, . . .	4,321.39
Town, City, and Borough Notes and Orders, . . .	5,000.00	Rent Account, . . .	7.17
School District Notes and Orders, . . .	21,365.00		
Railroad Bonds, . . .	91,975.00		
Bank Stocks in Connecticut, . . .	102,250.00		
Real Estate by Foreclosure, . . .	10,933.84		
Expense Account, . . .	3,968.81		
Cash in Bank, . . .	52,424.88		
Cash on hand, . . .	4,152.98		
<b>Total Assets, . . .</b>	<b>\$1,536,345.51</b>	<b>Total Liabilities, . . .</b>	<b>\$1,536,345.51</b>

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES.			
Town of Orange, Conn., . . . . . \$	5,000.00	5,000.00	5,000.00
SCHOOL DISTRICT NOTES.			
City School District, New Haven, . . . \$	20,000.00	20,000.00	20,000.00
Fourth School District, North Haven, . . .	855.00	855.00	855.00
“ “ “ “ “ “ . . .	510.00	510.00	510.00
<b>Totals, . . . . . \$</b>	<b>21,365.00</b>	<b>21,365.00</b>	<b>21,365.00</b>
BOROUGH BONDS.			
Norwalk, . . . . . 4s, 1907-1927, \$	5,000.00	5,000.00	5,000.00
TOWN BONDS.			
New Haven, Conn., . . . . . 3½s, 1909-1939, \$	11,000.00	10,465.00	11,000.00
Bristol, . . . . . 4s, 1896-1901, . . .	16,000.00	16,000.00	16,000.00
Naugatuck, . . . . . 4s, 1912, . . .	15,000.00	15,000.00	15,000.00
<b>Totals, . . . . . \$</b>	<b>42,000.00</b>	<b>41,465.00</b>	<b>42,000.00</b>

## NATIONAL SAVINGS BANK OF NEW HAVEN.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT BONDS.			
New Haven School District, 4s, 1909, \$	17,000.00	17,000.00	17,765.00
Second No. School Dist., H'f'd, 4s, 1904,	10,000.00	10,000.00	10,100.00
Cent'l Sch. Dist., Wallingf'd, 4s, 1904-1914,	10,000.00	9,850.00	10,000.00
Totals, . . . . . \$	37,000.00	36,850.00	37,865.00
CITY BONDS.			
New Haven, 7s, 1900, \$	5,000.00	4,900.00	5,560.00
" 3½s, 1902-1909,	5,000.00	4,850.00	5,000.00
New Britain, 4s, 1913,	4,000.00	4,000.00	4,180.00
Paterson, N. J., 4½s, 1904,	5,000.00	5,000.00	5,300.00
Cincinnati, Ohio, 7½s, 1897,	6,000.00	6,000.00	6,360.00
" " 7½s, 1899,	4,000.00	4,000.00	4,440.00
" " 7½s, 1902,	15,000.00	15,000.00	17,850.00
" " 7s, 1908,	7,000.00	7,000.00	7,840.00
" " 6s, 1909,	3,000.00	3,000.00	3,600.00
" " 6s, 1897,	3,000.00	3,000.00	3,090.00
Columbus, " 6s, 1898,	2,000.00	2,000.00	2,020.00
" " 4s, 1909,	13,000.00	13,000.00	13,260.00
" " 4s, 1905,	4,000.00	3,830.00	4,080.00
" " 4s, 1908,	10,000.00	10,000.00	10,200.00
" " 4s, 1910,	20,000.00	19,600.00	20,600.00
Toledo, " 4½s, 1903,	5,000.00	5,000.00	5,200.00
" " 5s, 1896,	5,000.00	5,000.00	5,050.00
" " 5s, 1896-1898,	2,250.00	2,250.00	2,250.00
Dayton, " 6s, 1900,	3,000.00	3,000.00	3,300.00
" " 5s, 1897,	2,000.00	2,000.00	2,040.00
Hamilton, " 5s, 1907,	5,000.00	5,000.00	5,450.00
Louisville, Ky., 4s, 1930,	41,000.00	41,000.00	43,050.00
" " 4s, 1923,	3,000.00	3,000.00	3,120.00
" " 4s, 1928,	10,000.00	10,000.00	10,500.00
Lexington, " 4½s, 1929,	2,000.00	2,000.00	2,180.00
Chicago, Ill., 4s, 1921,	15,000.00	15,000.00	15,750.00
" " 6s, 1896,	5,000.00	5,000.00	5,050.00
" " 7s, 1899,	1,000.00	1,000.00	1,120.00
St. Paul, Minn., 5s, 1915,	3,000.00	3,000.00	3,600.00
" " 5s, 1909,	2,000.00	2,000.00	2,300.00
Mi'n'ap'lis, " 4s, 1919,	5,000.00	5,000.00	5,300.00
Omaha, Neb., 5s, 1904,	2,500.00	2,500.00	2,650.00
" " 5s, 1898 to 1903,	2,800.00	2,800.00	2,800.00
Sioux City, Iowa, 6s, 1896-1911,	5,000.00	5,000.00	5,250.00
St. Joseph, Mo., 6s, 1903,	1,000.00	1,000.00	1,130.00
Totals, . . . . . \$	226,550.00	225,730.00	240,470.00



## NATIONAL SAVINGS BANK OF NEW HAVEN.— CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
N. Y., N. H. & Hartford,	4s,	1903,	\$	20,000.00	20,000.00	21,000.00
New London Northern,	4s,	1910,		10,000.00	10,000.00	10,600.00
N. Y. Central & Hudson River,	7s,	1903,		5,000.00	5,000.00	6,150.00
Maine Central,	7s,	1898,		2,000.00	2,000.00	2,140.00
Erie & Pittsburgh (Pa. R. R.),	7s,	1898,		5,000.00	5,000.00	5,350.00
Central Ohio (B. & O.),	4½s,	1930,		7,000.00	7,000.00	7,350.00
Illinois Central (Springfield Div.),	6s,	1898,		6,000.00	6,000.00	6,240.00
(Western Lines),	4s,	1951,		5,000.00	5,000.00	5,150.00
Chicago & N. W. (Meno. Div.),	7s,	1911,		11,000.00	11,000.00	14,410.00
(Iowa Div.),	4½s,	1902,		1,000.00	1,000.00	1,020.00
(Escanaba & Lake Superior),	6s,	1901,		5,000.00	5,000.00	5,400.00
Chic., Mil. & St. Paul (S. Minn. D.),	6s,	1910,		8,000.00	8,000.00	9,280.00
N. H. & No'h'pt'n (N. Y., N. H. & H.),	7s,	1899,		2,000.00	2,000.00	2,260.00
Hereford (Maine Central),	4s,	1930,		5,000.00	4,975.00	5,000.00
Totals,			\$	92,000.00	91,975.00	101,350.00
BANK STOCKS.						
176 shares Yale, New Haven,		New Haven,	\$	17,600.00	17,600.00	20,416.00
387 " Merchants National,		"		19,350.00	19,350.00	17,415.00
154 " Second		"		15,400.00	15,400.00	26,180.00
1,152 " County		"		11,520.00	11,520.00	15,552.00
32 " Tradesmen's		"		3,200.00	3,200.00	4,480.00
23 " Mechanics		"		1,380.00	1,380.00	1,518.00
2 " City,		"		200.00	200.00	246.00
100 " Middlesex Co."		Middletown,		10,000.00	10,000.00	10,000.00
73 " First		Meriden,		7,300.00	7,300.00	9,125.00
10 " Home		"		1,000.00	1,000.00	1,200.00
14 " Southington		"		1,400.00	1,400.00	1,470.00
31 " Clinton		"		3,100.00	3,100.00	3,565.00
6 " Westport		"		600.00	600.00	630.00
45 " Nat. B'k of Norwalk,		Norwalk,		4,500.00	4,500.00	4,725.00
10 " Fairfield County National,				1,000.00	1,000.00	1,000.00
7 " First National,		Portland,		700.00	700.00	735.00
40 " Union,		New London,		4,000.00	4,000.00	4,120.00
Totals,			\$	102,250.00	102,250.00	122,377.00



## NATIONAL SAVINGS BANK OF NEW HAVEN.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,505; total amount,	\$601,057.60
2	Number of depositors having \$1,000, and not over \$2,000, . . . . .	385; total amount,	477,580.56
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	117; total amount,	386,950.12
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . . . .	3,007; total deposits,	\$1,465,588.28
6	Largest amount due a single depositor, . . . . .		7,883.07
7	Number of accounts opened during the year, 707; number closed, 554.		
8	Amount of income received during the year, . . . . .		71,171.03
9	Amount of dividends declared during the year, . . . . .		50,733.19
10	Amount deposited, including interest credited, the past year, . . . . .		549,696.91
11	Amount withdrawn during the year, . . . . .		417,800.18
12	Increase of deposits the past year, . . . . .		131,896.73
13	Amount carried to surplus or profit and loss during the year, . . . . .		12,404.07
14	Amount of paper past due, . . . . .		None.
15	Amount of paper charged off the past year, . . . . .		None.
16	Rate of dividend the past year, 4 per cent.; when paid, January and July.		
17	State tax during the past year, . . . . .		3,195.38
18	Total office expenses the past year, including salaries, . . . . .		4,838.39
19	Net amount of income during the year from real estate owned, . . . . .		7.17
20	What assets, if any, yielding no income during the year, . . . . .		1,000.00
21	Are all loans on real estate secured by first mortgage? . . . . .		Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .		20,000.00
23	Date of annual meeting for choice of officers, Wednesday after first Tuesday in July.		

OFFICERS.—President, Maier Zunder; Vice-President, Frederick W. J. Sizer; Julius Twiss, Treasurer; Directors or Trustees, Maier Zunder, Frederick W. J. Sizer, Julius Twiss, Cornelius Pierpont, George D. Watrous, Patrick Gallagher, Willard F. Ensign, Francis E. Spencer, Frederick C. Earle, John B. Carrington, James D. Dewell, and Charles F. Root.

## NAUGATUCK SAVINGS BANK.

ADELBERT C. TUTTLE, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$368,235.00	Whole Amount of Deposits, \$674,292.85
Loans on Collateral Security, . . . 39,950.00	Surplus Account, . . . 21,000.00
Loans on Personal Sec'ty only, . . . 31,250.00	Interest Account, . . . 7,269.38
Town, City, and Corp. Bonds, . . . 98,000.00	Profit and Loss Account, . . . 441.77
School Dist. Notes and Orders, . . . 5,200.00	Rent Account, . . . 5.00
Railroad Bonds, . . . 62,000.00	
Bank Stocks in Connecticut, . . . 62,600.00	
Bank Stocks in other States, . . . 10,000.00	
Real Estate by Foreclosure, . . . 1,364.02	
Tax Account, . . . 751.28	
Insurance Account, . . . 20.00	
Expense Account, . . . 548.25	
Premium Account, . . . 15,696.66	
Cash in Banks, . . . 6,720.39	
Cash on hand, . . . 673.40	
Total Assets, . . . \$703,009.00	Total Liabilities, . . . \$703,009.00

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Union Center School District, . . . . \$	5,200.00	5,200.00	5,200.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, O., . . . . 5s, 1921, \$	10,000.00	10,000.00	11,000.00
" Denver, Col., . . . . 4s, 1899, .	5,000.00	5,000.00	5,000.00
" " " " " " 6s, 1895, .	5,000.00	5,000.00	5,000.00
" Duluth, Minn., . . . . 4s, 1920, .	10,000.00	10,000.00	10,000.00
" Aurora, Ill., . . . . 6s, 1901, .	10,000.00	10,000.00	10,800.00
" Paterson, N. J., . . . . 4½s, 1905, .	10,000.00	10,000.00	10,500.00
Town, Greenwich, Conn., . . . . 4s, 1915, .	10,000.00	10,000.00	10,000.00
" East Hartford, " " 4s, 1924, .	10,000.00	10,000.00	10,000.00
" Naugatuck, " " 4s, 1912, .	28,000.00	28,000.00	28,000.00
Totals, . . . . . \$	98,000.00	98,000.00	100,300.00
RAILROAD BONDS.			
Delaware & Hudson Canal Co., . . . 7s, 1917, \$	15,000.00	15,000.00	21,600.00
Chicago & Northwestern:—			
Madison Extension, . . . . 7s, 1911, .	5,000.00	5,000.00	6,600.00
Iowa Division, . . . . 4½s, 1901, .	5,000.00	5,000.00	5,200.00
Escanaba & Lake Superior, . . . 6s, 1902, .	5,000.00	5,000.00	5,600.00

## NAUGATUCK SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Central Ohio,	4½s, 1930,	\$ 17,000.00	17,000.00	17,680.00
Staten Island,	4½s, 1943,	10,000.00	10,000.00	10,300.00
Evansville & Terre Haute,	6s, 1921,	5,000.00	5,000.00	5,600.00
Totals,		\$ 62,000.00	62,000.00	72,580.00
BANK STOCKS.				
20 shares	Hartford National, Hartford,	\$ 2,000.00	2,000.00	3,000.00
40 "	American " "	2,000.00	2,000.00	2,600.00
15 "	Ætna " "	1,500.00	1,500.00	1,950.00
9 "	Phoenix " "	900.00	900.00	991.00
7 "	Charter Oak " "	700.00	700.00	700.00
40 "	Exchange " "	2,000.00	2,000.00	2,400.00
30 "	New Britain " New Britain,	3,000.00	3,000.00	4,800.00
65 "	Mechanics " "	6,500.00	6,500.00	8,450.00
20 "	Danbury " Danbury,	2,000.00	2,000.00	2,200.00
30 "	City " Bridgeport,	3,000.00	3,000.00	4,500.00
110 "	Pequonnock " "	11,000.00	11,000.00	16,500.00
100 "	Waterbury " Waterbury,	5,000.00	5,000.00	9,000.00
120 "	Fourth " "	12,000.00	12,000.00	15,600.00
30 "	Deep River " Deep River,	3,000.00	3,000.00	3,600.00
50 "	Thomaston " Thomaston,	5,000.00	5,000.00	5,500.00
30 "	First " Litchfield,	3,000.00	3,000.00	3,900.00
100 "	Nat. Bk. of the Republic, N. Y.,	10,000.00	10,000.00	16,000.00
Totals,		\$ 72,600.00	72,600.00	101,691.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,234; total amount,	\$427,476.96
2	Number of depositors having \$1,000 and not over \$2,000,	103; total amount,	134,714.38
3	Number of depositors having over \$2,000 and not over \$10,000,	39; total amount,	112,101.51
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,376; total deposits,	\$674,292.85
6	Largest amount due a single depositor,		5,417.02
7	Number of accounts opened during the year,	561; number closed,	390.
8	Amount of income received during the year,		35,441.84
9	Amount of dividends declared during the year,		26,361.65
10	Amount deposited, including interest credited, the past year,		257,803.47
11	Amount withdrawn during the year,		187,339.08
12	Increase of deposits the past year,		70,464.39

## NAUGATUCK SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

13	Amount carried to surplus or profit and loss during the year, . . .	\$1,205.67
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	157.67
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, January $2\frac{1}{2}$ , July 2.	
17	State tax during the past year, . . . . .	1,443.78
18	Total office expenses the past year, including salaries, . . .	2,527.70
19	Net amount of income during the year from real estate owned, . .	5.00
20	What assets, if any, yielding no income during the year, . . .	442.93
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	12,000.00
23	Date of annual meeting for choice of officers, July.	

OFFICERS. — President, William Ward; Treasurer, Adelbert C. Tuttle; Directors or Trustees, L. D. Warner, D. P. Mills, F. F. Schaffer, W. T. Rodenback, T. M. Bull.



## NEW CANAAN SAVINGS BANK.

GEORGE F. LOCKWOOD, Treasurer.

INCORPORATED, 1859.

## STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$34,560.00	Whole Amount of Deposits, . . .	\$77,618.53
Loans on Collateral Security, . . .	2,900.00	Surplus Account, . . .	3,425.00
Loans on Personal Sec'y only, . . .	2,500.00	Interest Account, . . .	11,561.06
Town, City, and Borough Notes and Orders, . . .	6,000.00	Profit and Loss Account, . . .	441.54
Bank Stocks in Connecticut, . . .	19,500.00	Rent Account, . . .	91.85
Real Estate by Foreclosure, . . .	25,473.80		
Tax Account, . . .	160.38		
Expense Account, . . .	3.00		
Cash in Bank, . . .	1,891.12		
Cash on hand, . . .	149.68		
Total Assets, . . .	\$93,137.98	Total Liabilities, . . .	\$93,137.98

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of New Canaan orders, . . . . . \$	6,000.00	6,000.00	6,000.00
BANK STOCKS.			
195 shares First National Bank of New Canaan, \$	19,500.00	19,500.00	19,500.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	444; total amount, . . .	\$54,318.03
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	16; total amount, . . .	20,880.92
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	1; total amount, . . .	2,419.58
4	Number of depositors having over \$10,000, . . . . .	0; total amount, . . .	0
5	Total number of depositors, . . . . .	461; total deposits, . . .	\$77,618.53
6	Largest amount due a single depositor, . . . . .		2,419.58
7	Number of accounts opened during the year, 69; number closed, 39. . . . .		
8	Amount of income received during the year, . . . . .		4,242.75
9	Amount of dividends declared during the year, . . . . .		2,849.96
10	Amount deposited, including interest credited, the past year, . . . . .		16,751.65
11	Amount withdrawn during the year, . . . . .		12,685.66
12	Increase of deposits the past year, . . . . .		4,065.99
13	Amount carried to surplus or profit and loss during the year, . . . . .		200.00
14	Amount of paper past due, . . . . .		None.



## NEW CANAAN SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

15	Amount of paper charged off the past year,	None
16	Rate of dividend the last year, 4 per cent.; when paid, January 10th and July 10th.	
17	State tax during the past year,	None.
18	Total office expenses the past year, including salaries,	\$707.25
19	Net amount of income during the year from real estate owned,	600.42
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual, company, society, or corporation,	3,000.00
23	Date of annual meeting for choice of officers, June.	

OFFICERS.—President, Edwin Hoyt; Treasurer, George F. Lockwood; Directors or Trustees, Edwin Hoyt, Geo. F. Lockwood, B. F. Hoyt, J. F. Bliss, C. W. Hodges, B. P. Mead, L. B. Sutton.

# NEW HAVEN CO-OPERATIVE SAVINGS FUND AND LOAN ASSOCIATION.

JOHN A. RICHARDSON, Treasurer.

INCORPORATED, 1881.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$38,800.00	Whole Amount of Deposits,	\$43,163.39
Loans on Collateral Security,	700.00	Surplus Account,	22.90
Loans on Stock of the Asso'n,	1,605.00	Interest Account,	2,733.83
Cash on hand,	4,815.12		
Total Assets,	\$45,920.12	Total Liabilities,	\$45,920.12

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	161; total amount,	\$32,280.12
2	Number of depositors having \$1,000 and not over \$2,000,	6; total amount,	8,643.37
3	Number of depositors having over \$2,000 and not over \$10,000,	1; total amount,	2,239.90
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	168; total deposits,	\$43,163.39
6	Largest amount due a single depositor,		2,239.90
7	Number of accounts opened during the year, 64; number closed, 62.		
8	Amount of income received during the year,		2,733.83
9	Amount of dividends declared during the year,		1,680.65
10	Amount deposited, including interest credited, the past year,		15,305.65
11	Amount withdrawn during the year,		15,274.48
12	Increase of deposits the past year,		31.17
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, March, 1895.		
17	State tax during the past year,		None.
18	Total office expenses the past year, including salaries,		461.13
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		2,500.00
23	Date of annual meeting for choice of officers, first Monday in March.		

OFFICERS.— President, Henry F. Peck; Vice-President, James Bishop; Secretary, Robert E. Baldwin; Auditors, John M. Peck, Edward F. Mansfield; Treasurer, John A. Richardson; Directors, Franklin H. Hart, Nelson Adams, Frank S. Andrew, Charles L. Baldwin, Joseph Porter, A. Heaton Robertson, Albert Tilton, Fred. B. Farnsworth, Henry H. Sparks, Francis Potter, James D. Dewell.

## NEW HAVEN SAVINGS BANK.

ROBERT A. BROWN, Treasurer.

INCORPORATED, 1838.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . \$2,114,782.00	Whole Amt. of Deposits, \$8,413,599.44
Loans on Collateral Security, 305,333.50	Surplus Account, . . 275,000.00
Loans on Personal Sec'y only, 128,605.00	Interest Account, . . 120,836.62
United States Bonds, . . 200,000.00	Profit and Loss Account, . 60,464.02
Town, City, and Corp. B'ds, 3,080,419.00	
Town, City, and Borough Notes, . . . 70,500.00	
School District Notes, . . 90,300.00	
Railroad Bonds, . . . 2,313,500.00	
Bank Stocks in Connecticut, 136,200.00	
Real Estate by Foreclosure, . 3,564.00	
Banking House, . . . 6,000.00	
Tax Account, . . . 9,684.66	
Expense Account, . . . 5,081.24	
Real Estate, Bank Site, . . 38,658.49	
Mercantile National Bank, New York, Deposit, . . 56,613.46	
Cash in Bank, . . . 130,660.85	
Cash on hand, . . . 179,997.88	
<hr/> Total Assets, . . \$8,869,900.08	<hr/> Total Liabilities, . \$8,869,900.08

## INVESTMENTS.

UNITED STATES BONDS.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
DESCRIPTION.				
Fours of 1925, Coupon,	\$	75,000.00	75,000.00	85,750.00
Fives of 1904, Coupon,		125,000.00	125,000.00	145,000.00
Totals,	\$	200,000.00	200,000.00	230,750.00
TOWN AND BOROUGH NOTES.				
Town of Orange,	\$	5,000.00	5,000.00	5,000.00
Borough of Naugatuck,		60,000.00	60,000.00	60,000.00
“ West Haven,		2,300.00	2,300.00	2,300.00
“ “		1,000.00	1,000.00	1,000.00
“ “		2,200.00	2,200.00	2,200.00
Totals,	\$	70,500.00	70,500.00	70,500.00

## NEW HAVEN SAVINGS BANK.—CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES.				
New Haven City,	. . . . .	35,000.00	35,000.00	35,000.00
" "	. . . . .	35,000.00	35,000.00	35,000.00
" "	. . . . .	20,000.00	20,000.00	20,000.00
Town of Orange, North,	. . . . .	300.00	300.00	300.00
Totals,	. . . . .	90,300.00	90,300.00	90,300.00
TOWN, CITY, AND CORPORATION BONDS.				
Saybrook, Town,	3 <sup>85</sup> / <sub>100</sub> s, 1909,	25,000.00	25,000.00	25,000.00
Groton,	6s, 1896,	2,000.00	2,000.00	2,000.00
Wallingford, "	4s, 1904,	4,000.00	4,000.00	4,000.00
Seymour, "	4 <sup>1</sup> / <sub>2</sub> s, 1900-1905,	30,000.00	30,000.00	30,300.00
New Haven, "	3 <sup>1</sup> / <sub>2</sub> s, 1924-1928,	160,000.00	160,000.00	160,000.00
New Canaan, "	4s, 1899,	11,000.00	11,000.00	11,000.00
Middletown, "	3 <sup>85</sup> / <sub>100</sub> s, 1909,	90,000.00	90,000.00	90,000.00
Haddam, "	4s, 1896-1897,	5,000.00	5,000.00	5,000.00
Bristol, " School,	4s, 1898-1904,	7,000.00	7,000.00	7,070.00
Milford, "	4s, 1915,	14,900.00	14,900.00	15,160.00
New Britain, "	4s, 1904-1919,	35,000.00	35,000.00	36,200.00
Cincinnati, Ohio, City,	5s, 1930,	50,000.00	50,000.00	60,500.00
" " "	6s, 1906-1909,	60,000.00	60,000.00	72,000.00
" " "	7 <sup>8</sup> / <sub>10</sub> s, 1897-1902,	270,000.00	270,000.00	329,000.00
" " "	7s, 1902-1908,	56,000.00	56,000.00	68,600.00
Cleveland, " "	6s, 1898,	30,000.00	30,000.00	31,500.00
" " "	4 <sup>1</sup> / <sub>2</sub> s, 1898,	29,000.00	29,000.00	29,580.00
Columbus, " "	4s, 1904-1918,	256,000.00	256,000.00	261,820.00
" " "	4 <sup>1</sup> / <sub>2</sub> s, 1902,	25,000.00	25,000.00	25,750.00
Toledo, " "	5s, 1897-1898,	11,140.00	11,140.00	11,250.00
Bath, Maine, " "	4 <sup>1</sup> / <sub>2</sub> , 1907,	85,000.00	85,000.00	89,250.00
" " "	4s, 1921,	5,000.00	4,975.00	5,100.00
" " "	6s, 1891-1902,	10,000.00	10,000.00	10,900.00
Bangor, " "	6s, 1899-1905,	8,000.00	8,000.00	9,060.00
Portland, " "	6s, 1903,	71,000.00	71,000.00	85,740.00
Augusta, " "	4s, 1915,	10,000.00	10,000.00	10,200.00
Rockland, " "	6s, 1898-1902,	25,500.00	25,500.00	27,760.00
St. Louis, Mo., " "	4s, 1898-1902,	183,000.00	183,000.00	188,060.00
" " "	6s, 1898-1906,	122,000.00	122,000.00	134,300.00
Kansas City, Mo, " "	4s, 1910,	25,000.00	24,904.00	25,500.00
Chicago, Ill., " "	7s, 1898,	8,000.00	8,000.00	8,560.00
" " "	6s, 1898,	10,000.00	10,000.00	10,500.00
Lake View, " "	4s, 1908,	20,000.00	20,000.00	20,400.00
New Haven, Conn., " "	4s, 1897,	53,000.00	53,000.00	53,530.00
" " "	7s, 1901,	40,000.00	40,000.00	52,000.00
" " " Sch.	4s, 1909-1924,	170,000.00	170,000.00	174,800.00
Hartford, Conn., City,				
Washington School,	4s, 1919,	15,000.00	15,000.00	15,300.00
So. Norwalk, Conn., City,	4s, 1911-1913,	47,500.00	47,500.00	48,450.00
Derby, " " "	4s, 1914,	25,000.00	25,000.00	25,500.00



## NEW HAVEN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONTINUED.							
Minneapolis, Minn., City,	4s,	1919,	\$		50,000.00	50,000.00	51,000.00
"	4½s,	1921,			50,000.00	50,000.00	55,000.00
St. Paul,	7s,	1898,			11,000.00	11,000.00	11,990.00
"	5s,	1913-1915,			95,000.00	95,000.00	108,300.00
"	4½s,	1918,			30,000.00	30,000.00	33,000.00
Duluth,	5s,	1907-1923,			76,000.00	76,000.00	84,140.00
Davenport, Iowa,	4½s,	1909,			100,000.00	100,000.00	107,000.00
"	6s,	1899,			16,000.00	16,000.00	16,000.00
Denver, Col.,	4s,	1904,			100,000.00	100,000.00	100,000.00
New Albany, Ind.,	5s,	1915,			100,000.00	100,000.00	115,000.00
Fort Wayne,	6s,	1896-1901,			18,000.00	18,000.00	19,800.00
"	4½s,	1913,			50,000.00	50,000.00	54,500.00
South Bend,	6s,	1896-1903,			13,500.00	13,500.00	14,310.00
Paterson, N. J.,	5s,	1900-1908,			48,000.00	48,000.00	52,800.00
Trenton,	5s,	1916,			5,000.00	5,000.00	5,800.00
Camden,	4½s,	1922-1923,			100,000.00	100,000.00	111,000.00
Wallingford, Conn, Bor.,	4s,	1912-1923,			29,000.00	29,000.00	29,910.00
Norwalk,	4s,	1908,			40,000.00	40,000.00	41,000.00
Birmingham,	4s,	1908,			45,000.00	45,000.00	46,125.00
Totals,			\$		3,080,540.00	3,080,419.00	3,327,315.00
RAILROAD BONDS.							
Buffalo, New York & Erie,	7s,	1916,	\$		29,000.00	29,000.00	39,730.00
Pittsburgh, McKeesport & Y.,	6s,	1932,			50,000.00	50,000.00	67,500.00
Delaware & Bound Brook,	7s,	1905,			10,000.00	10,000.00	12,500.00
Illinois Central,	6s,	1898,			112,000.00	112,000.00	117,600.00
Shore Line,	4½s,	1910,			200,000.00	200,000.00	216,000.00
New York & Harlem,	7s,	1900,			18,000.00	18,000.00	20,700.00
Chicago, Rock Island & Pacific,	6s,	1917,			200,000.00	200,000.00	260,000.00
Republican Valley,	6s,	1919,			3,000.00	3,000.00	3,750.00
Atchison & Nebraska,	7s,	1908,			11,000.00	11,000.00	13,750.00
Del. & Hud. Canal Co., Penn Div.,	7s,	1917,			152,000.00	152,000.00	217,360.00
Shamokin Valley & Pottsville,	7s,	1901,			30,000.00	30,000.00	34,800.00
Warren,	7s,	1900,			26,000.00	26,000.00	29,900.00
New York, Providence & Boston,	4s,	1942,			6,000.00	6,000.00	6,300.00
Iowa Falls & Sioux City,	7s,	1917,			50,000.00	50,000.00	72,500.00
Terre Haute & Indianapolis,	5s,	1925,			75,000.00	75,000.00	82,500.00
Little Miami,	5s,	1912,			154,000.00	154,000.00	169,400.00
Chicago & Southwestern,	7s,	1899,			103,000.00	103,000.00	113,300.00
Fonda, Johnstown & Gloversville,	7s,	1900,			21,500.00	21,500.00	23,650.00
N. Y., Lackawanna & Western,	6s,	1921,			28,000.00	28,000.00	37,240.00
Montgomery & Erie,	5s,	1926,			21,000.00	21,000.00	23,100.00
Albany & Susquehanna,	7s,	1906,			6,000.00	6,000.00	7,500.00
Central Ohio,	4½s,	1930,			100,000.00	100,000.00	104,000.00
Evansville & Terre Haute,	6s,	1921,			40,000.00	40,000.00	46,400.00
Morris & Essex,	7s,	1914,			64,000.00	64,000.00	91,520.00
Rensselaer & Saratoga,	7s,	1921,			9,000.00	9,000.00	12,960.00



NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
Detroit & Bay City, 8s, 1902, \$	19,000.00	19,000.00	23,370.00
Housatonic, 5s, 1937,	25,000.00	25,000.00	30,500.00
St. P., Minn. & Man., Dakota Ex., 6s, 1910,	10,000.00	10,000.00	12,000.00
N. Y. Central & Hudson River, 7s, 1903,	95,000.00	95,000.00	115,900.00
Watertown & Rome, 6s, 1910,	50,000.00	50,000.00	62,500.00
Chicago & Northwestern:—			
Milwaukee & Madison, 6s, 1905,	10,000.00	10,000.00	11,500.00
Tomah Division, 6s, 1905,	93,000.00	93,000.00	106,020.00
Menominee Extension, 7s, 1911,	64,000.00	64,000.00	83,200.00
Madison Extension, 7s, 1911,	50,000.00	50,000.00	65,000.00
Northwest Unions, 7s, 1917,	81,000.00	81,000.00	110,970.00
Ottumwa, Cedar Falls & St. P., 5s, 1909,	103,000.00	103,000.00	113,300.00
Des Moines & Minneapolis, 7s, 1907,	10,000.00	10,000.00	12,000.00
Escanaba & Lake Superior, 6s, 1901,	30,000.00	30,000.00	32,400.00
Iowa Midland, 8s, 1900,	33,000.00	33,000.00	39,600.00
Iowa Division, 4½s, 1902,	50,000.00	50,000.00	51,500.00
Cedar Rapids & Missouri River, 7s, 1916,	35,000.00	35,000.00	47,600.00
Northern Illinois, 5s, 1910,	27,000.00	27,000.00	29,160.00
Mil., L. S. & Western, Mich. Div., 6s, 1924,	5,000.00	5,000.00	6,350.00
" " " Ashland Div., 6s, 1925,	5,000.00	5,000.00	6,350.00
Totals, . . . . . \$	2,313,500.00	2,313,500.00	6,285,223.00
BANK STOCKS.			
600 shares Merchants Nat., New Haven, \$	30,000.00	30,000.00	26,400.00
85 " Mechanics " "	5,100.00	5,100.00	5,440.00
185 " Yale " "	18,500.00	18,500.00	21,645.00
85 " City, " "	8,500.00	8,500.00	10,455.00
150 " Second " "	15,000.00	15,000.00	25,500.00
91 " National New Haven, " "	9,100.00	9,100.00	15,288.00
200 " National Tradesmens, " "	20,000.00	20,000.00	28,000.00
3,000 " New Haven Co. Nat., " "	30,000.00	30,000.00	42,000.00
Totals, . . . . . \$	136,200.00	136,200.00	174,728.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	23,143; total amount, \$4,295,917.44
2	Number of depositors having \$1,000 and not over \$2,000,	2,045; total amount, 2,715,257.00
3	Number of depositors having over \$2,000 and not over \$10,000,	530; total amount, 1,402,425.00
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	25,718; total deposits, \$8,413,599.44

## NEW HAVEN SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor, . . . . .	\$9,767.66
7	Number of accounts opened during the year, 4,646; number closed, 3,573.	
8	Amount of income received during the year, . . . . .	433,921.74
9	Amount of dividends declared during the year, . . . . .	302,650.05
10	Amount deposited, including interest credited, the past year, . . . . .	2,503,980.46
11	Amount withdrawn during the year, . . . . .	2,084,599.94
12	Increase of deposits the past year, . . . . .	419,380.52
13	Amount carried to surplus or profit and loss during the year, . . . . .	25,000.00
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent., deposits in excess \$2,000, 3 per cent.; when paid, January and July.	
17	State tax during the past year, . . . . .	19,369.32
18	Total office expenses the past year, including salaries, . . . . .	20,165.70
19	Net amount of income during the year from real estate owned, . . . . .	699.95
20	What assets, if any, yielding no income during the year, . . . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	125,000.00
23	Date of annual meeting for choice of officers, fourth Wednesday in May.	

OFFICERS.—President, Samuel E. Merwin; Vice Presidents, Gardner Morse, George J. Brush, Wallace B. Fenn, Ezekiel G. Stoddard; Treasurer, Robert A. Brown; Directors or Trustees, Henry D. White, Stephen B. Butler, George W. Curtis, John H. Leeds, Thomas R. Trowbridge, Walter B. Law, Nathan H. Sanford, Willis E. Miller, Oliver S. White, Frank H. Hooker.

## NEW MILFORD SAVINGS BANK.

H. LeROY RANDALL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, .	\$640,926.36	Whole Amt. of Deposits, .	\$1,025,834.59
Loans on Collateral Security, .	33,375.38	Surplus Account, .	66,500.00
Loans on Personal Sec'y only, .	31,437.00	Interest Account, .	40,037.53
Town, City, and Corporation Bonds, .	211,025.00	Profit and Loss Account, .	845.99
Town, City, and Bor. Notes and Orders, .	21,500.00		
School District Notes and Orders, .	6,500.00		
Railroad Bonds, .	37,000.00		
Bank Stocks in Connecticut, .	56,803.50		
Real Estate by Foreclosure, .	10,297.79		
Banking House, .	11,000.00		
Insurance Account, .	34.20		
Expense Account, .	3,448.11		
Premium Account, .	26,271.25		
Cash in Bank, .	35,284.41		
Cash on hand, .	8,315.11		
Total Assets, .	\$1,133,218.11	Total Liabilities, .	\$1,133,218.11

## INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Town of Roxbury, Conn., .	\$	1,500.00	1,500.00	1,500.00
" New Milford, " .		20,000.00	20,000.00	20,000.00
Totals, .	\$	21,500.00	21,500.00	21,500.00
SCHOOL DISTRICT NOTES AND ORDERS.				
North School Dist., Town of Orange, Conn., .	\$	6,500.00	6,500.00	6,500.00
TOWN, CITY, AND CORPORATION BONDS.				
Cincinnati, Ohio, 7 <sup>3</sup> / <sub>10</sub> s, 1897, .	\$	2,000.00	2,000.00	2,120.00
" " 7 <sup>3</sup> / <sub>10</sub> s, 1899, .		10,000.00	10,000.00	11,100.00
" " 7 <sup>3</sup> / <sub>10</sub> s, 1902, .		41,000.00	41,000.00	48,400.00
" " 7 <sup>3</sup> / <sub>10</sub> s, 1906, .		31,000.00	31,000.00	39,000.00
" " 7s, 1897, .		1,000.00	1,000.00	1,060.00
" " 7s, 1902, .		5,000.00	5,000.00	5,900.00
" " 7s, 1908, .		25,000.00	25,000.00	37,000.00
Chicago, Ill., 7s, 1899, .		2,000.00	2,000.00	2,250.00
Cleveland, Ohio, 6s, 1896, .		1,000.00	1,000.00	1,000.00
Danbury, Conn., 4 <sup>1</sup> / <sub>2</sub> s, 1900, .		13,000.00	13,000.00	13,300.00

## NEW MILFORD SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.							
Dayton,	Ohio,	6s,	1895,	.\$	2,000.00	2,000.00	2,000.00
Columbus,	"	5s,	1907,	.	5,000.00	5,000.00	5,500.00
"	"	4½s,	1902,	.	8,000.00	8,000.00	8,250.00
"	"	4s,	1898,	.	5,000.00	5,000.00	5,000.00
"	"	4s,	1899-1909,	.	5,000.00	5,000.00	5,000.00
New Haven,	Conn.,	6s,	1900,	.	200.00	200.00	220.00
Denver,	Col.,	4s,	1907,	.	13,000.00	13,000.00	12,870.00
"	"	4s,	1908,	.	7,000.00	6,825.00	6,800.00
Brooklyn,	N. Y.,	7s,	1905,	.	10,000.00	10,000.00	12,900.00
Toledo,	Ohio,	4½s,	1903,	.	5,000.00	5,000.00	5,200.00
"	"	5s,	1911,	.	10,000.00	10,000.00	11,200.00
Paterson,	N. J.,	4½s,	1903,	.	5,000.00	5,000.00	5,150.00
"	"	4½s,	1905,	.	5,000.00	5,000.00	5,200.00
Totals,	.	.	.	.\$	211,200.00	211,025.00	246,420.00
RAILROAD BONDS.							
Illinois Central,		6s,	1898,	.\$	20,000.00	20,000.00	21,000.00
"		5s,	1921,	.	5,000.00	5,000.00	5,750.00
Chicago & Northwestern,		7s,	1898,	.	4,000.00	4,000.00	4,325.00
"	"	6s,	1905,	.	8,000.00	8,000.00	9,300.00
Totals,	.	.	.	.\$	37,000.00	37,000.00	40,375.00
BANK STOCKS.							
100 shares	First National, New Milford, Conn.,	.\$			10,000.00	12,240.00	14,000.00
10 "	Conn. " Bridgeport, "				1,000.00	1,400.00	1,500.00
90 "	Pequonnock Nat'l, " "				9,000.00	9,870.00	12,500.00
80 "	Bridgeport " " "				4,000.00	5,678.00	9,000.00
60 "	City " " "				6,000.00	6,970.00	8,000.00
15 "	National Iron, Falls Village, "				1,500.00	1,875.00	1,600.00
10 "	First Nat'l, Middletown, "				1,000.00	1,140.00	1,060.00
33 "	Middlesex Co. Nat'l, Mid'let'n, "				3,300.00	3,537.00	3,500.00
17 "	Middletown " " "				1,275.00	1,895.50	1,900.00
19 "	First Nat'l, West Meriden, "				1,900.00	2,280.00	2,300.00
8 "	Merchants Nat'l, Norwich, "				800.00	800.00	800.00
8 "	City Nat'l, South Norwalk, "				800.00	856.00	856.00
48 "	Danbury National, Danbury, "				4,800.00	6,205.00	6,000.00
19 "	First " Hartford, "				1,900.00	2,057.00	2,060.00
Totals,	.	.	.	.\$	47,275.00	56,803.50	65,076.00



## NEW MILFORD SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,967; total amount,	\$553,429.42
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	281; total amount,	402,335.46
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	22; total amount,	70,069.71
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . . . .	3,270; total deposits,	\$1,025,834.59
6	Largest amount due a single depositor, . . . . .		9,575.77
7	Number of accounts opened during the year, 407; number closed, 328.		
8	Amount of income received during the year, . . . . .		60,162.95
9	Amount of dividends declared during the year, . . . . .		38,046.28
10	Amount deposited, including interest credited, the past year, . . . . .		230,706.43
11	Amount withdrawn during the year, . . . . .		181,766.05
12	Increase of deposits the past year, . . . . .		48,940.38
13	Amount carried to surplus or profit and loss during the year, . . . . .		1,500.00
14	Amount of paper past due, . . . . .		500.00
15	Amount of paper charged off the past year, . . . . .		None.
16	Rate of dividend the last year, 4 per cent ; when paid, 2 per cent. October, 1894, 2 per cent. April, 1895; April, 1895, $\frac{1}{4}$ per cent. less on accounts over \$2,000.		
17	State tax during the past year, . . . . .		2,293.82
18	Total office expenses the past year, including salaries, . . . . .		3,889.54
19	Net amount of income during the year from real estate owned, . . . . .		276.08
20	What assets, if any, yielding no income during the year, . . . . .		None.
21	Are all loans upon real estate secured by first mortgage ? . . . . .		Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .		22,000.00
23	Date of annual meeting for choice of officers, July 10, 1895.		

OFFICERS. — President, Ralph E. Canfield; Vice-President, Isaac B. Bristol; Treasurer, H. LeRoy Randall; Directors, Charles H. Booth, Turney Soule, George W. Anthony, Charles M. Beach, H. LeRoy Randall.



## NEWTOWN SAVINGS BANK.

CHARLES H. NORTHROP, Treasurer.

INCORPORATED, 1855.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$273,636.97	Whole Amt. of Deposits, . .	\$597,743.08
Loans on Collateral Sec'y, . .	29,977.50	Surplus Account, . . .	18,000.00
Loans on Personal Sec'y only, .	30,285.93	Interest Account, . . .	15,879.89
United States Bonds, . . .	100.10	Profit and Loss Account, . .	180.59
Town, City, and Corp. B'ds, .	72,000.00	Collection Account, . . .	1,310.25
Town, City, and Borough Notes and Orders, . . .	21,933.39	Rent Account, . . .	649.67
Railroad Bonds, . . .	119,000.00		
Bank Stocks in Connecticut, .	42,500.00		
Real Estate by Foreclosure, .	11,000.00		
Insurance Account, . . .	733.96		
Expense Account, . . .	1,828.36		
Premium Account, . . .	8,515.00		
Safe and Fixtures, . . .	500.00		
Cash in Bank, . . .	14,820.36		
Cash on hand, . . .	6,931.91		
Total Assets, . . .	\$633,763.48	Total Liabilities, . . .	\$633,763.48

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, . . . . \$	100.00	100.10	112.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Newtown Notes, . . . . \$	21,517.91	21,517.91	21,517.91
" " Orders, . . . .	415.48	415.48	415.48
Totals, . . . . . \$	21,933.39	21,933.39	21,933.39
TOWN, CITY, AND CORPORATION BONDS.			
City of Milwaukee, . . . . 7s, 1902, \$	2,000.00	2,000.00	2,360.00
" Cincinnati, . . . . 6s, 1909, .	1,000.00	1,000.00	1,220.00
" Cleveland, . . . . 6s, 1896, .	1,000.00	1,000.00	1,020.00
" Bridgeport, . . . . 5s, 1908, .	5,500.00	5,500.00	6,270.00
" Columbus, . . . . 6s, 1906, .	3,000.00	3,000.00	3,240.00
" Davenport, . . . . 6s, 1898, .	1,500.00	1,500.00	1,530.00
" " . . . . 6s, 1899, .	5,000.00	5,000.00	5,150.00
" " . . . . 6s, 1901, .	5,000.00	5,000.00	5,200.00
" Sioux City, . . . . 4½s, 1908, .	5,000.00	5,000.00	5,250.00
" Topeka, . . . . 5s, 1913, .	15,000.00	15,000.00	16,350.00
" " . . . . 5s, 1906, .	2,000.00	2,000.00	2,090.00

## NEWTOWN SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.			
City of Denver (Sanitary Sew. Dist.), 6s, 1901, <sup>¢</sup>	7,000.00	7,000 00	7,000.00
“ Los Angeles, 5s, 1908, <sup>¢</sup>	1,000.00	1,000.00	1,120.00
“ Pueblo, 6s, 1914, <sup>¢</sup>	5,000.00	5,000.00	5,400.00
“ Superior, 6s, 1903, <sup>¢</sup>	5,000.00	5,000.00	5,425.00
“ “ 6s, 1904, <sup>¢</sup>	5,000.00	5,000 00	5,450.00
Town of South Denver, 6s, 1904, <sup>¢</sup>	2,000.00	2,000 00	2,240.00
“ “ “ 6s, 1906, <sup>¢</sup>	1,000.00	1,000.00	1,140.00
Totals, <sup>¢</sup>	72,000.00	72,000.00	77,455.00
RAILROAD BONDS.			
Milwaukee & Madison, 6s, 1905, <sup>¢</sup>	4,000.00	4,000.00	4,600.00
Northwestern Union, 7s, 1917, <sup>¢</sup>	20,000.00	20,000 00	27,800.00
Chicago, Burlington & Quincy, 7s, 1903, <sup>¢</sup>	5,000.00	5,000.00	6,000.00
Escanaba & Lake Superior, 6s, 1901, <sup>¢</sup>	2,000.00	2,000 00	2,180.00
Northern Illinois, 5s, 1910, <sup>¢</sup>	4,000.00	4,000.00	4,320.00
Southwest Pennsylvania, 7s, 1917, <sup>¢</sup>	7,000.00	7,000.00	9,730.00
Chicago, Milwaukee & St. Paul:—			
Dubuque Division, 6s, 1920, <sup>¢</sup>	5,000.00	5,000.00	6,350.00
La Crosse & Davenport “ 5s, 1919, <sup>¢</sup>	2,000.00	2,000.00	2,240.00
Southwestern “ 6s, 1909, <sup>¢</sup>	7,000.00	7,000.00	8,260.00
Chicago & Pacific Western “ 5s, 1921, <sup>¢</sup>	5,000.00	5,000.00	5,700.00
Sunbury, Hazleton & Wilkesbarre, 5s, 1928, <sup>¢</sup>	20,000.00	20,000.00	21,000.00
Shamokin Valley & Pottsville, 7s, 1901, <sup>¢</sup>	2,000.00	2,000.00	2,300.00
Saginaw & Western, 6s, 1913, <sup>¢</sup>	10,000.00	10,000 00	10,000.00
Iowa Falls & Sioux City, 7s, 1917, <sup>¢</sup>	6,000.00	6,000.00	8,340.00
Baltimore & Cumberland Valley, 6s, 1931, <sup>¢</sup>	10,000.00	10,000.00	13,100.00
E. & T. H. (Sul. Co. Coal Branch), 5s, 1930, <sup>¢</sup>	10,000.00	10,000.00	10,300.00
Totals, <sup>¢</sup>	119,000.00	119,000.00	142,220.00
BANK STOCKS.			
92 shares Bridgeport Nat'l, Bridgeport, Conn., <sup>¢</sup>	4,600.00	4,600.00	8,740.00
63 “ Pequotnook “ “ “ <sup>¢</sup>	6,300.00	6,300.00	9,450.00
69 “ City “ “ “ <sup>¢</sup>	6,900.00	6,900.00	10,350.00
59 “ Danbury “ Danbury, “ <sup>¢</sup>	5,900.00	5,900.00	6,195.00
57 “ Pahquioque “ “ “ <sup>¢</sup>	5,700.00	5,700 00	7,980.00
10 “ First “ New Milford, “ <sup>¢</sup>	1,000.00	1,000 00	1,400.00
85 “ “ “ Norwich, “ <sup>¢</sup>	8,500.00	8,500 00	8,500.00
6 “ Uncas “ “ “ <sup>¢</sup>	600.00	600.00	600.00
17 “ Thames “ “ “ <sup>¢</sup>	1,700.00	1,700.00	2,380.00
3 “ Merchants “ “ “ <sup>¢</sup>	300.00	300.00	300.00
8 “ Nat. B'k of Com., New London, “ <sup>¢</sup>	800.00	800 00	960.00
2 “ N. London City Nat., “ “ <sup>¢</sup>	200.00	200 00	200.00
Totals, <sup>¢</sup>	42,500.00	42,500.00	57,055.00

## NEWTOWN SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,192; total amount,	\$249,835.84
2	Number of depositors having \$1,000 and not over \$2,000,	109; total amount,	149,276.98
3	Number of depositors having over \$2,000 and not over \$10,000,	58; total amount,	198,630.26
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,359; total deposits,	\$597,743.08
6	Largest amount due a single depositor,		9,272.00
7	Number of accounts opened during the year, 116; number closed, 117.		
8	Amount of income received during the year,		32,169.85
9	Amount of dividends declared during the year,		23,032.04
10	Amount deposited, including interest credited, the past year,		99,609.61
11	Amount withdrawn during the year,		95,163.56
12	Increase of deposits the past year,		4,446.05
13	Amount carried to surplus or profit and loss during the year,		2,287.30
14	Amount of paper past due,		500.00
15	Amount of paper charged off the past year,		2,212.94
16	Rate of dividend the last year, 4 per cent.; when paid, October and April.		
17	State tax during the past year,		1,328.94
18	Total office expenses the past year, including salaries,		2,338.68
19	Net amount of income during the year from real estate owned,		344.17
20	What assets, if any, yielding no income during the year, Saginaw & Western Bonds.		10,000.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		13,000.00
23	Date of annual meeting for choice of officers, October.		

OFFICERS. — President, Philo Clarke; Treasurer, Charles H. Northrop; Directors or Trustees, Philo Clarke, Monroe Judson, Cyrus B. Sherman, William N. Northrop, William L. Terrill, William Botsford, Aaron Sanford, David C. Peck, Daniel G. Beers, Philo Nichols, John B. Peck, Hosea B. Northrop, John B. Wheeler, Theron E. Platt, John J. Northrop, Charles H. Northrop.

## NORFOLK SAVINGS BANK.

M. N. CLARK, Treasurer.

INCORPORATED, 1856.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$96,028.60	Whole Amt. of Deposits,	\$200,366.99
Loans on Collateral Security,	12,750.00	Surplus Account,	8,500.00
Loans on Personal Sec'y only,	15,552.85	Interest Account,	2,301.29
Town, City, and Corp. B'ds,	15,000.00		
Railroad Bonds,	24,800.00		
Bank Stocks in Connecticut,	18,255.00		
Bank Stocks in other States,	3,000.00		
Real Estate by Foreclosure,	6,281.94		
Banking House,	3,925.28		
Tax Account,	428.18		
Expense Account,	684.12		
Cash in Bank,	1,505.52		
Cash on hand,	12,956.79		
Total Assets,	\$211,168.28	Total Liabilities,	\$211,168.28

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati, Ohio, 5s, 1930, . . . \$	5,000.00	5,000.00	5,500.00
“ “ 6s, 1900, . . .	5,000.00	5,000.00	5,500.00
Los Angeles, Cal., 5s, 1912, . . .	5,000.00	5,000.00	5,200.00
Totals, . . . . . \$	15,000.00	15,000.00	16,200.00
RAILROAD BONDS.			
Joliet & Northern Indiana, 7s, 1907, \$	8,000.00	10,000.00	10,000.00
Michigan Central, 7s, 1902, .	5,000.00	5,800.00	6,000.00
New York Central, 7s, 1903, .	4,000.00	4,500.00	4,800.00
Illinois Central, 6s, 1898, .	4,000.00	4,500.00	4,500.00
Totals, . . . . . \$	21,000.00	24,800.00	25,300.00
BANK STOCKS.			
20 shares Merchants, New York, \$	1,000.00	1,200.00	1,300.00
36 “ Merchants Exchange, “	1,800.00	1,800.00	2,070.00
36 “ First Nat., Norwich,	3,600.00	3,600.00	3,600.00
3. “ Merchants “ “	300.00	300.00	330.00
25 “ Thames, “ “	2,500.00	3,500.00	3,750.00
20 “ Pabquioque, “ Danbury,	2,000.00	2,500.00	2,500.00



## NORFOLK SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.						
20 shares	Middlesex	Nat.,	Middletown, \$	2,000.00	2,000.00	2,000.00
10 "	Birmingham	"		1,000.00	1,500.00	1,700.00
10 "	Mercantile	"	Hartford,	1,000.00	780.00	780.00
15 "	Meriden	"		1,500.00	1,875.00	1,875.00
22 "	South Norwalk	"		2,200.00	2,200.00	2,200.00
Totals, . . . . . \$				18,900.00	21,255.00	22,105.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	714; total amount,	\$105,371.45
2	Number of depositors having \$1,000 and not over \$2,000, .	52; total amount,	68,697.83
3	Number of depositors having over \$2,000 and not over \$10,000, .	11; total amount,	26,297.71
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . . . .	777; total deposits,	\$200,366.99
6	Largest amount due a single depositor, . . . . .		3,335.91
7	Number of accounts opened during the year, . . . . .	85; number closed,	141.
8	Amount of income received during the year, . . . . .		10,415.17
9	Amount of dividends declared during the year, . . . . .		8,588.56
10	Amount deposited, including interest credited, the past year, . . . . .		69,406.54
11	Amount withdrawn during the year, . . . . .		62,211.60
12	Increase of deposits the past year, . . . . .		7,194.94
13	Amount carried to surplus or profit and loss during the year, . . . . .		500.00
14	Amount of paper past due, . . . . .		5,100.00
15	Amount of paper charged off the past year, . . . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July, . . . . .		
17	State tax during the past year, . . . . .		370.38
18	Total office expenses the past year, including salaries, . . . . .		830.02
19	Net amount of income during the year from real estate owned, . . . . .		75.00
20	What assets, if any, yielding no income during the year, . . . . .		None.
21	Are all loans upon real estate secured by first mortgage? . . . . .		Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .		14,766.00
23	Date of annual meeting for choice of officers, first Monday in July, . . . . .		

OFFICERS.—Vice-President, R. I. Crissey; Treasurer, M. N. Clark; Directors or Trustees, R. I. Crissey, Plumb Brown, Lyman Dunning, Erastus Burr, W. A. Spaulding, A. S. Cowles, W. Cone, M. N. Clark.



## THE NORWALK SAVINGS SOCIETY.

GEORGE E. MILLER, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1895.

ASSETS	LIABILITIES.
Loans on Real Estate, . . . \$526,239.50	Whole Amt. of Deposits, \$2,416,579.49
Loans on Collateral Security, 358,780.00	Surplus Account, . . . 100,000.00
Loans on Pers'l Sec'ty only, 40,683.59	Interest Account, . . . 7,667.94
Town, City, and Corp. Bonds, 699,475.00	Profit and Loss Account, . 21,915.89
Town, City, and Borough Notes and Orders, . . . 140,750.00	Rent Account, . . . 570.12
School Dist. Notes and Orders, 15,245.09	
Railroad Bonds, . . . 521,800.00	
Bank Stocks in Connecticut, 39,964.50	
Bank Stocks in other States, 30,590.47	
Real Estate by Foreclosure, 102,068.16	
Banking House and Lot, . . 20,000.00	
Tax Account, . . . 2,860.68	
Furniture & Fixtures, . . . 2,000.00	
Expense Account, . . . 1,510.63	
Cash in Bank, . . . 43,739.27	
Cash and Cash Items on hand, 1,026.55	
Total Assets, . . . \$2,546,733.44	Total Liabilities, . . \$2,546,733.44

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Norwalk, Notes, . . . . \$	5,250.00	5,250.00	5,250.00
Town of Norwalk, Orders, . . . .	133,500.00	133,500.00	133,500.00
Town of New Canaan, Orders, . . . .	2,000.00	2,000.00	2,000.00
Totals, . . . . \$	140,750.00	140,750.00	140,750.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center, Norwalk, . . . . \$	13,150.00	13,150.00	13,150.00
North, " . . . .	260.00	260.00	260.00
East Norwalk, " . . . .	1,700.00	1,700.00	1,700.00
Broad River, " . . . .	135.09	135.09	135.09
Totals, . . . . \$	15,245.09	15,245.09	15,245.09
TOWN, CITY, AND CORPORATION BONDS.			
City of Cincinnati, 7 <sup>3</sup> / <sub>10</sub> s, 1902, \$	50,000.00	55,500.00	60,000.00
" " 7 <sup>3</sup> / <sub>10</sub> s, 1906,	45,000.00	50,400.00	58,500.00
" " 7s, 1908,	10,000.00	11,400.00	13,000.00
" " 6s, 1909,	20,000.00	22,000.00	24,000.00

## THE NORWALK SAVINGS SOCIETY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.						
City of Columbus,	6s,	1896-1900,	\$	8,000.00	8,000.00	8,000.00
" "	4½s,	1902,		20,000.00	20,000.00	20,600.00
" Chicago,	4s,	1921,		73,500.00	73,500.00	77,175.00
" Dayton,	6s,	1902-1903,		50,000.00	55,000.00	57,000.00
" Omaha,	5s,	1912,		10,000.00	10,900.00	11,000.00
" "	4½s,	1910,		15,000.00	15,600.00	15,600.00
" Scranton,	4½s,	1914,		50,000.00	54,700.00	55,000.00
" Wilkes Barre,	4½s,	1904-1924,		29,000.00	29,000.00	31,900.00
" Davenport,	6s,	1899,		13,000.00	13,000.00	13,000.00
" Minneapolis,	4s,	1917,		25,000.00	25,000.00	26,000.00
" "	4s,	1920,		25,000.00	25,000.00	26,000.00
" St. Paul,	4s,	1919,		20,000.00	20,000.00	20,800.00
" "	4s,	1920,		19,000.00	19,000.00	19,760.00
" "	5s,	1909,		15,000.00	16,200.00	16,950.00
" Denver,	4s,	1904,		25,000.00	24,675.00	25,000.00
" "	4s,	1907,		25,000.00	25,000.00	25,000.00
" Newark,	4s,	1922,		25,000.00	25,000.00	25,750.00
" La Fayette,	4½s,	1915-1920,		38,000.00	40,600.00	40,600.00
" Toledo,	4s,	1925,		50,000.00	50,000.00	51,000.00
Borough of Norwalk,	4s,	1907,		10,000.00	10,000.00	10,200.00
Totals,			\$	670,500.00	699,475.00	731,835.00
RAILROAD BONDS.						
Chic. & No'west'n; No'west'n Un.,	7s,	1917,	\$	50,000.00	59,500.00	68,500.00
Chicago & Tomah,	6s,	1905,		68,000.00	73,400.00	76,160.00
Menominee Extension,	7s,	1911,		50,000.00	58,400.00	65,500.00
Madison "	7s,	1911,		25,000.00	28,200.00	32,750.00
Des Moines & Minn.,	7s,	1907,		10,000.00	10,800.00	11,800.00
Iowa Division,	4½s,	1922,		25,000.00	25,000.00	25,500.00
Chicago, Milwaukee & St. Paul:—						
La Crosse & Davenport,	5s,	1919,		30,000.00	30,000.00	31,500.00
Wisconsin Valley,	7s,	1909,		15,000.00	16,600.00	18,300.00
Chic. & Milwaukee,	7s,	1903,		25,000.00	27,600.00	31,000.00
Southwestern,	6s,	1909,		25,000.00	27,800.00	29,250.00
Terre Haute & Indianapolis,	5s,	1925,		50,000.00	55,800.00	56,000.00
Chicago, Rock Island & Pacific,	6s,	1917,		50,000.00	58,000.00	65,000.00
Ill. Central (Middle Division),	5s,	1921,		20,000.00	21,900.00	22,800.00
Michigan Central,	5s,	1931,		25,000.00	28,800.00	29,750.00
Totals,			\$	468,000.00	521,800.00	563,810.00
BANK STOCKS.						
71 shares Fairfield County Nat.,	Norwalk,	\$		7,100.00	7,100.00	5,680.00
120 " Nat. Bank of Norwalk,	"			12,000.00	12,901.50	12,600.00
25 " Central Nat.,	"			2,500.00	2,500.00	2,750.00
5 " First " So. Norwalk,				500.00	620.00	500.00

## THE NORWALK SAVINGS SOCIETY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
25 shares	City	Nat.,	So. Norwalk, \$	2,500.00	2,500.00	3,000.00
55 "	Danbury	"	Danbury,	5,500.00	5,830.00	5,775.00
4 "	First	"	Westport,	400.00	400.00	400.00
50 "	Stamford,	"	Stamford,	1,500.00	2,250.00	2,500.00
41 "	Connecticut	"	Bridgeport,	4,100.00	5,863.00	6,150.00
80 "	Fourth	"	New York,	8,000.00	7,973.25	14,000.00
30 "	Metropolitan	"	"	3,000.00	860.00	90.00
50 "	National Park,	"	"	5,000.00	6,256.25	13,750.00
66 "	Merchants	"	"	3,300.00	4,198.59	4,455.00
22 "	Market	"	"	2,200.00	2,363.00	4,664.00
20 "	National Shoe & Leather,	"	"	2,000.00	2,080.00	1,880.00
30 "	Western National,	"	"	3,000.00	3,000.00	3,360.00
50 "	German-American,	"	"	3,750.00	3,859.38	4,500.00
Totals,				\$ 66,350.00	70,554.97	86,054.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,026; total amount,	\$919,816.68
2	Number of depositors having \$1,000 and not over \$2,000,	489; total amount,	664,136.70
3	Number of depositors having over \$2,000 and not over \$10,000,	225; total amount,	706,315.25
4	Number of depositors having over \$10,000,	9; total amount,	126,310.86
5	Total number of depositors,	5,749; total deposits,	\$2,416,579.49
6	Largest amount due a single depositor,		20,000.00
7	Number of accounts opened during the year, 526; number closed,	525.	
8	Amount of income received during the year,		122,256.34
9	Amount of dividends declared during the year,		92,687.22
10	Amount deposited, including interest credited, the past year,		513,068.18
11	Amount withdrawn during the year,		464,416.28
12	Increase of deposits the past year,		48,651.90
13	Amount carried to surplus or profit and loss during the year,		11,379.09
14	Amount of paper past due,		200.00
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January 10th and July 10th.		
17	State tax during the past year,		5,626.62
18	Total office expenses the past year, including salaries,		6,361.47
19	Net amount of income during the year from real estate owned,		1,817.23
20	What assets, if any, yielding no income during the year,		35,684.06
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		150,000.00
23	Date of annual meeting for choice of officers, fourth Wednesday in July.		

OFFICERS.—President, George M. Holmes; Treasurer, George E. Miller; Directors or Trustees, George M. Holmes, William A. Curtis, Moses H. Glover, F. St. John Lockwood, Edward K. Lockwood, Ira Cole, Homer Merrill, Stephen H. Holmes, George E. Miller.

## NORWICH SAVINGS SOCIETY.

COSTELLO LIPPITT, Treasurer.

INCORPORATED, 1824.

## STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$2,067,228 85	Whole Am't of Deposits,	\$10,603,834.17
Loans on Collateral Security,	695,499.13	Surplus Account,	325,000 00
Loans on Personal Sec'y only,	324,355.00	Interest Account,	203,158.22
United States Bonds,	100,000.00	Profit and Loss Account,	221,003.11
Town, City, and Corpora- tion Bonds,	3,781,345.00		
Town, City, and Borough Notes and Orders,	148,000.00		
School Dist Notes and Orders,	50,500.00		
Railroad Bonds,	3,690,230.00		
Bank Stocks in Connecticut,	140,000.00		
Real Estate by Foreclosure,	26,614.49		
Banking House,	100,000 00		
Expense Account,	7,483.15		
Safe Deposit Account,	3,081.25		
Foreclosure Accounts,	192.54		
Cash in Bank,	205,460 15		
Cash on hand,	13,005 94		
Total Assets,	\$11,352,995.50	Total Liabilities,	\$11,352,995.50

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1897, Registered, . . . . .	100,000.00	100,000.00	101,350.00
TOWN, CITY, AND BOR'H NOTES AND ORDERS.			
Town of Norwich, Conn., . . . . .	5,000.00	5,000.00	5,000.00
“ Sprague, “ . . . . .	4,000.00	4,000 00	4,000 00
“ Sterling, “ . . . . .	7,000.00	7,000.00	7,000.00
“ Ledyard, “ . . . . .	2,800.00	2,800.00	2,800.00
City of Norwich, “ . . . . .	35,000.00	35,000.00	35,000.00
Borough of Stonington, Conn., . . . . .	15,000 00	15,000.00	15,000.00
“ Willimantic, “ . . . . .	79,200.00	79,200 00	79,200.00
Totals, . . . . .	148,000.00	148,000.00	148,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Greenville, Norwich, Conn., . . . . .	9,000.00	9,000.00	9,000.00
West Chelsea, “ . . . . .	6,500 00	6,500.00	6,500 00
Town Street, “ . . . . .	7,000 00	7,000.00	7,000.00
Ninth, Stonington, “ . . . . .	20,000 00	20,000.00	20,000.00
First, Windham, “ . . . . .	8,000 00	8,000.00	8,000 00
Totals, . . . . .	50,500.00	50,500.00	50,500.00



## NORWICH SAVINGS SOCIETY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.							
Town of	Hartford,	Conn.,	4½s,	1905,	\$ 120,000.00	120,000.00	123,600.00
"	Preston,	"	6s,	1900,	43,500.00	43,500.00	47,415.00
"	East Lyme,	"	4½s,	1905,	15,000.00	15,000.00	15,675.00
"	Norwich,	"	4s,	1913,	88,000.00	88,000.00	92,400.00
"	"	"	7s,	1905,	60,000.00	60,000.00	76,800.00
"	Stafford,	"	4s,	\$3,000 an'y,	30,000.00	30,000.00	30,300.00
"	Chatham,	"	3 <sup>65</sup> / <sub>100</sub> s,	1909,	37,000.00	37,000.00	37,000.00
"	Wallingford,	"	4s,	1903,	39,000.00	39,000.00	39,780.00
"	Colchester,	"	4s,	1896,	15,000.00	15,000.00	15,000.00
County of	St Louis,	Mo.,	6s,	1905,	10,000.00	10,000.00	12,000.00
"	Scioto,	Ohio,	5s,	1896,	12,500.00	12,500.00	12,625.00
City of	Norwich,	Conn.,	6s,	1898,	101,000.00	101,000.00	107,565.00
"	"	"	4s,	1913,	125,000.00	125,000.00	131,562.50
"	"	"	5s,	1908,	6,000.00	6,000.00	6,810.00
"	"	"	3½s,	1925,	140,000.00	140,000.00	140,000.00
"	Waterbury,	"	4½s,	1896-1898,	15,000.00	15,000.00	15,225.00
"	So. Norwalk,	"	6s,	1905,	30,000.00	30,000.00	35,700.00
"	New London,	"	3½s,	1911,	35,000.00	35,000.00	35,000.00
"	Bridgeport,	"	4s,	1919,	100,000.00	100,000.00	105,000.00
"	Wheeling,	West Va.,	3s,		12,000.00	10,200.00	10,800.00
"	Milwaukee,	Wis.,	7s,	1902,	1,000.00	1,000.00	1,090.00
"	Superior,	"	6s,	1897,	2,500.00	2,500.00	2,500.00
"	"	"	6s,	1898,	7,500.00	7,500.00	7,500.00
"	St. Louis,	Mo.,	6s,	1899,	77,000.00	77,000.00	83,160.00
"	Vergennes,	Vt.,	4s,	1908,	26,000.00	26,000.00	26,520.00
"	Duluth,	Minn.,	4½s,	1920,	100,000.00	100,000.00	107,500.00
"	"	"	5s,	1907,	2,000.00	2,000.00	2,220.00
"	Chicago,	Ill.,	7s,	1898,	1,000.00	1,000.00	1,090.00
"	"	"	7s,	1899,	1,000.00	1,000.00	1,100.00
"	"	"	4s,	1921,	100,000.00	100,000.00	108,000.00
"	Newark,	N. J.,	4s,	1911,	150,000.00	150,000.00	154,500.00
"	Louisville,	Ky.,	4s,	1930,	100,000.00	100,000.00	105,750.00
"	"	"	5s,	1911,	50,000.00	50,000.00	57,500.00
"	Lexington,	"	4½s,	1934,	75,570.00	75,570.00	83,127.00
"	"	"	4½s,	1933,	5,000.00	5,000.00	5,500.00
"	"	"	4½s,	1895-1904,	89,200.00	89,200.00	90,315.00
"	Cleveland,	Ohio,	5s,	1896,	43,000.00	43,000.00	43,645.00
"	"	"	6s,	1898,	50,000.00	50,000.00	52,250.00
"	Cincinnati,	"	7s,	1897,	2,000.00	2,000.00	2,120.00
"	"	"	7 <sup>3</sup> / <sub>8</sub> s,	1906,	10,000.00	10,000.00	13,000.00
"	"	"	7s,	1906,	10,000.00	10,000.00	12,600.00
"	"	"	7s,	1902,	1,000.00	1,000.00	1,180.00
"	"	"	7s,	1904,	2,000.00	2,000.00	2,460.00
"	"	"	7 <sup>3</sup> / <sub>10</sub> s,	1897,	2,000.00	2,000.00	2,120.00
"	"	"	7s,	1908,	40,000.00	40,000.00	52,400.00
"	"	"	7 <sup>3</sup> / <sub>10</sub> s,	1902,	128,000.00	128,000.00	154,880.00
"	"	"	4s,	1905,	250,000.00	250,000.00	252,500.00
"	Dayton,	"	4s,	1902,	10,000.00	10,000.00	10,100.00
"	Toledo,	"	4s,	1942,	25,000.00	24,875.00	25,500.00
"	"	"	4½s,	1914,	200,000.00	200,000.00	208,000.00
"	Columbus,	"	4½s,	1895-1908,	560,000.00	560,000.00	578,200.00



## NORWICH SAVINGS SOCIETY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP'N BONDS.—CONT'D.			
City of Hamilton, Ohio, 5s, 1905, \$	5,000.00	5,000.00	5,400.00
“ “ “ 5s, 1906,	5,000.00	5,000.00	5,450.00
“ “ “ 5s, 1909,	10,000.00	10,000.00	11,100.00
“ “ “ 5s, 1910,	10,000.00	10,000.00	11,200.00
“ “ “ 5s, 1911,	10,000.00	10,000.00	11,200.00
“ “ “ 5s, 1916,	10,000.00	10,000.00	11,400.00
“ “ “ 5s, 1906,	5,000.00	5,000.00	5,450.00
“ “ “ 5s, 1907,	5,000.00	5,000.00	5,475.00
“ Denver, Col., 5s, 1906,	100,000.00	100,000.00	107,000.00
“ Paterson, N. J., 4½s, 1934,	10,000.00	10,000.00	11,300.00
“ “ “ 4½s, 1935,	10,000.00	10,000.00	11,300.00
“ “ “ 4½s, 1936,	10,000.00	10,000.00	11,300.00
“ “ “ 4½s, 1937,	10,000.00	10,000.00	11,300.00
“ Los Angeles, Cal., 4½s, 1898–1917,	50,200.00	50,200.00	52,680.00
“ Terre Haute, Ind., 6s, \$5,000 ann'y.	45,000.00	45,000.00	49,050.00
“ Omaha, Neb., 5s, 1896–1912,	87,300.00	87,300.00	95,107.00
“ “ “ 6s, 1895–1899,	33,500.00	33,500.00	35,102.50
“ Davenport, Iowa, 6s, 1900,	40,000.00	40,000.00	41,600.00
“ Dubuque, “ 5s, 1899,	22,500.00	22,500.00	22,950.00
“ “ “ 6s, 1900,	50,000.00	50,000.00	54,000.00
“ Sioux City, “ 4½s, 1909–1920,	100,000.00	100,000.00	107,870.00
Totals, . . . . .	\$ 3,783,270.00	3,781,345.00	4,015,819.00
RAILROAD BONDS.			
New London Northern, 5s, 1910, \$	650,000.00	650,000.00	724,750.00
Chicago, Milwaukee & St. Paul:—			
South Minnesota Division, 6s, 1910,	150,000.00	150,000.00	177,750.00
Mineral Point “ 5s, 1910,	145,000.00	145,000.00	155,150.00
La Crosse & Dav. “ 5s, 1919,	86,000.00	86,000.00	92,880.00
Southwestern “ 6s, 1909,	184,000.00	184,000.00	215,740.00
Wisconsin Valley “ 7s, 1909,	25,500.00	25,500.00	32,895.00
Dubuque “ 6s, 1920,	81,000.00	81,000.00	102,870.00
Columbus & Hocking Valley, 7s, 1897,	14,000.00	14,000.00	14,770.00
Warren, 7s, 1900,	37,000.00	37,000.00	42,180.00
Jeffersonville, Mad. & Indianap., 7s, 1906,	81,000.00	81,000.00	93,150.00
Morris & Essex, 7s, 1914,	100,000.00	100,000.00	143,000.00
New York & Harlem, 7s, 1900,	74,000.00	74,000.00	86,025.00
Elmira & Williamsport, 6s, 1910,	23,000.00	23,000.00	27,140.00
Greene, 7s, 1902,	70,000.00	70,000.00	83,300.00
Oswego & Rome, 7s, 1915,	11,000.00	11,000.00	15,510.00
Chicago & Northwestern, 7s, 1915,	30,000.00	30,000.00	42,000.00
Mil., L. S. & W., Ash. Div., 6s, 1925,	25,000.00	25,000.00	31,000.00
“ “ Mich. “ 6s, 1924,	25,000.00	25,000.00	31,250.00
Maple River, 6s, 1897,	6,000.00	6,000.00	6,240.00
Des Moines & Minn., 7s, 1907,	25,000.00	25,000.00	31,000.00
Cedar Rapids & Miso. River, 7s, 1916,	46,000.00	46,000.00	65,320.00
Madison Extension, 7s, 1911,	60,000.00	60,000.00	81,000.00

## NORWICH SAVINGS SOCIETY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago & Northwestern:—			
Northwestern Union, 7s, 1917, \$	142,000.00	142,000.00	203,060.00
Chicago & Milwaukee, 7s, 1898,	75,000.00	75,000.00	81,750.00
Chicago & Tomah, 6s, 1905,	1,000.00	1,000.00	1,160.00
Delaware & Bound Brook, 7s, 1905,	18,000.00	18,000.00	23,040.00
Buffalo, New York & Erie, 7s, 1916,	96,000.00	96,000.00	130,560.00
N. Y. Central & Hudson River, 7s, 1903,	300,000 00	300,000.00	372,000.00
Shamokin Valley & Pottsville, 7s, 1901,	143,000.00	143,000.00	165,880.00
Iowa Falls & Sioux City, 7s, 1917,	90,000.00	90,000.00	121,500.00
Mineral Range, 5s, 1931,	50,000.00	49,730.00	50,000.00
Hancock & Calumet, 5s, 1931,	20,000.00	20,000.00	20,000.00
Central Ohio, 4½s, 1930,	25,000.00	25,000.00	25,875.00
Utica & Black River, 4s, 1922,	100,000 00	100,000.00	102,000.00
Pitts., McKeesp't & Yough'ny, 6s, 1932,	150 000 00	150,000.00	207,000 00
Terre Haute & Indianapolis, 5s, 1925,	200,000.00	200,000.00	234,000.00
Connecticut & Passumpsic Riv., 4s, 1943,	100,000.00	100,000.00	102,000.00
Staten Island, 4½s, 1943,	60,000.00	60,000.00	60,600.00
Cleveland & Mahoning, 5s, 1938,	100,000.00	100,000.00	121,250.00
Chicago, Burlington & Quincy, 7s, 1903,	20,000.00	20,000.00	23,900.00
Michigan Central, 5s, 1931,	47,000 00	47,000.00	55,930.00
Erie & Pittsburgh, 7s, 1898,	5,000.00	5,000.00	5,350.00
Totals, . . . . .	\$ 3,690,500.00	3,690,230.00	4,401,775.00
BANK STOCKS.			
850 shares Thames National, Norwich, . \$	85,000.00	85,000.00	136,000.00
400 " First " " . . . . .	40,000.00	40,000.00	40,000.00
150 " Merchants " " . . . . .	15,000.00	15,000.00	18,000.00
Totals, . . . . .	\$ 140,000.00	140,000.00	194,000.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,006; total amount, \$2,446,857.17
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	1,736; total amount, 2,343,565.00
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	1,246; total amount, 4,709,092 00
4	Number of depositors having over \$10,000, . . . . .	73; total amount, 1,104,320.00
5	Total number of depositors, . . . . .	12,061; total deposits, \$10,603,834.17
6	Largest amount due a single depositor, . . . . .	46,963.65
7	Number of accounts opened during the year, 1,687; number closed, 1,265.	
8	Amount of income received during the year, . . . . .	547,809.87
9	Amount of dividends declared during the year, . . . . .	399,886.20

## NORWICH SAVINGS SOCIETY.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

10	Amount deposited, including interest credited, the past year, .	\$1,431,955.10
11	Amount withdrawn during the year, . . . . .	907 195.68
12	Increase of deposits the past year, . . . . .	524,759.42
13	Amount carried to surplus or profit and loss during the year, .	33,001.19
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent.; when paid, 2 per cent. January 15, 1895, 2 per cent. July 15, 1895.	
17	State tax during the past year, . . . . .	24,375.36
18	Total office expenses the past year, including salaries, . . . .	21,702.48
19	Net amount of income during the year from real estate owned, . .	231.16
20	What assets, if any, yielding no income during the year, . . . .	29,551.34
21	Are all loans upon real estate secured by first mortgage? . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	200,000.00
23	Date of annual meeting for choice of officers, some time in June.	

OFFICERS.—President, John Mitchell; Treasurer, Costello Lippitt; Directors, John Brewster, Henry Larrabee, Charles Bard, Lucius Brown, Bela P. Learned, George R. Hyde, Asa Backus, Calvin L. Harwood, John M. Johnson, Costello Lippitt, Arthur H. Brewer, William H. Palmer, Jr., William C. Mowry.

## PEOPLES SAVINGS BANK, BRIDGEPORT.

EDWARD W. MARSH, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$1,592,837.00	Whole Am't of Deposits, . . .	\$2,669,155.81
Loans on Collateral Security, . . .	21,548.76	Surplus Account, . . .	104,000.00
United States Bonds, . . .	20,000.00	Interest Account, . . .	56,240.53
Town, City, and Corpora- tion Bonds, . . .	673,368.68	Profit and Loss Account, . . .	18,047.11
Railroad Bonds, . . .	393,000.00	Rent Account, . . .	663.50
Bank Stocks in Connecticut, . . .	69,200.00	Balance due Borrowers on Real Estate Loans, . . .	4,733.92
Bank Stocks in other States, . . .	10,675.00		
Banking House, . . .	36,000.00		
Tax Account, . . .	3,149.63		
Expense Account, . . .	1,922.41		
Premium Account, . . .	10,103.00		
Cash in Bank, . . .	15,709.82		
Cash on hand, . . .	5,326.57		
Total Assets, . . .	\$2,852,840.87	Total Liabilities, . . .	\$2,852,840.87

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fives of 1904, Coupon, . . . . .	\$ 20,000.00	20,000.00	23,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport, City, . . . . . 7s, 1900, . . .	\$ 101,000.00	101,000.00	115,000.00
“ “ “ “ “ 4s, 1919, . . .	75,000.00	75,000.00	75,000.00
“ “ “ “ “ 5s, 1908, . . .	43,000.00	43,000.00	46,000.00
“ Town, . . . . . 4s, 1918, . . .	50,000.00	50,000.00	50,000.00
Norwich, City, . . . . . 5s, 1910, . . .	50,000.00	50,000.00	55,000.00
Camden, “ “ “ “ “ 4½s, 1922, . . .	40,000.00	40,000.00	42,000.00
Boston, “ “ “ “ “ 4s, 1917, . . .	34,000.00	34,000.00	35,000.00
Shelton, Borough, . . . . . 4s, 1910, . . .	25,000.00	25,000.00	25,000.00
Trenton, City, . . . . . 4s, 1913, . . .	25,000.00	25,000.00	25,000.00
“ “ “ “ “ 6s, 1899, . . .	1,000.00	1,000.00	1,000.00
St. Louis, City, gold, £4,100, . . . 4s, 1911, . . .	20,000.00	20,000.00	20,000.00
Bethel, Town, . . . . . 4s, 1899-1908, . . .	20,000.00	20,000.00	20,000.00
Fairfield, County, . . . . . 4s, 1913, . . .	20,000.00	20,000.00	20,000.00
Norwalk, Borough, . . . . . 4s, 1908, . . .	15,000.00	15,000.00	15,000.00
Columbus, City, . . . . . 4s, 1905, . . .	15,000.00	15,000.00	15,000.00
Detroit, “ “ “ “ “ 7s, 1905, . . .	15,000.00	15,000.00	18,000.00
“ “ “ “ “ 4s, 1897, . . .	9,368.68	9,368.68	9,368.68
Cincinnati, “ “ “ “ “ 7½s, 1902-1906, . . .	12,000.00	12,000.00	14,000.00
“ “ “ “ “ 7s, 1908, . . .	10,000.00	10,000.00	11,000.00
St. Paul, “ “ “ “ “ 5s, 1915, . . .	10,000.00	10,000.00	11,000.00
Gloucester, “ “ “ “ “ 4s, 1908, . . .	10,000.00	10,000.00	10,000.00
Zanesville, “ “ “ “ “ 6s, 1897-1898, . . .	10,000.00	10,000.00	10,000.00



## PEOPLES SAVINGS BANK, BRIDGEPORT. — CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT'D.							
Toledo,	City,	4½s,	1903,	\$	10,000.00	10,000.00	10,000.00
Paterson, N. J.,	"	4s,	1910,	.	10,000.00	10,000.00	10,000.00
"	"	5s,	1907,	.	4,000.00	4,000.00	4,400.00
Newark,	"	6s,	1908,	.	5,000.00	5,000.00	5,500.00
Fort Wayne,	"	5s,	1897,	.	4,000.00	4,000.00	4,000.00
Denver,	"	5s,	1906,	.	5,000.00	5,000.00	5,200.00
Omaha,	"	5s,	1912,	.	5,000.00	5,000.00	5,600.00
Akron,	"	5s,	1905,	.	20,000.00	20,000.00	22,000.00
Totals,					\$ 673,368.68	673,368.68	709,068.68
RAILROAD BONDS.							
N. Y. Central & Hudson River,		7s,	1903,	\$	50,000.00	50,000.00	60,000.00
Chicago & Rock Island,		6s,	1917,	.	50,000.00	50,000.00	58,000.00
Chicago & Northwestern:—							
	Cedar Rapids & Missouri,	7s,	1916,	.	10,000.00	10,000.00	12,000.00
	Chicago & Milwaukee,	7s,	1898,	.	21,000.00	21,000.00	22,000.00
	Main Line,	7s,	1915,	.	10,000.00	10,000.00	12,000.00
	Milwaukee & Madison,	6s,	1905,	.	20,000.00	20,000.00	22,500.00
	Rochester & Northern Minn.,	7s,	1908,	.	2,000.00	2,000.00	2,500.00
	Tomah Division,	6s,	1905,	.	35,000.00	35,000.00	38,000.00
Chic., Mil. & St. P.,	Dubuque Div.,	6s,	1920,	.	11,000.00	11,000.00	13,000.00
Buffalo, New York & Erie,		7s,	1916,	.	30,000.00	30,000.00	36,000.00
Pittsburgh, McKeespt. & Youhiog.,		6s,	1932,	.	30,000.00	30,000.00	38,000.00
Southwest Pennsylvania,		7s,	1917,	.	15,000.00	15,000.00	18,000.00
Central Ohio,	gold,	4½s,	1930,	.	15,000.00	15,000.00	15,000.00
Morris & Essex,		7s,	1914,	.	13,000.00	13,000.00	16,000.00
"	"	7s,	1915,	.	10,000.00	10,000.00	13,000.00
Lake Shore & Michigan Southern,		7s,	1910,	.	10,000.00	10,000.00	12,000.00
Michigan Central,		7s,	1902,	.	10,000.00	10,000.00	11,000.00
"	"	Detroit & B. C. Div.,	5s,	1931,	10,000.00	10,000.00	11,500.00
Iowa Falls & Sioux City,		7s,	1917,	.	10,000.00	10,000.00	12,000.00
Delaware & Hudson:—							
	Albany & Susquehanna,	7s,	1906,	.	9,000.00	9,000.00	11,000.00
	"	6s,	1906,	.	5,000.00	5,000.00	5,800.00
Syracuse, Binghamton & New York,		7s,	1906,	.	10,000.00	10,000.00	12,000.00
Bald Eagle Valley,		6s,	1910,	.	7,000.00	7,000.00	8,000.00
Totals,					\$ 393,000.00	393,000.00	459,300.00
BANK STOCKS.							
164 shares	First, Bridgeport,			\$	16,400.00	16,400.00	28,700.00
224 "	Bridgeport,	"	(\$50 each),	.	11,200.00	11,200.00	19,600.00
106 "	Connecticut,	"		.	10,600.00	10,600.00	15,900.00
67 "	City,	"		.	6,700.00	6,700.00	10,050.00
13 "	Pequonnock,	"		.	1,300.00	1,300.00	1,950.00
18 "	Southport,	"		.	1,800.00	1,800.00	3,600.00



## PEOPLES SAVINGS BANK, BRIDGEPORT. — CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.				
22 shares	Fairfield County, Norwalk,	\$ 2,200.00	2,200.00	2,200.00
2 "	National, "	200.00	200.00	200.00
30 "	Pahquioque, Danbury,	3,000.00	3,000.00	3,900.00
10 "	Danbury, "	1,000.00	1,000.00	1,100.00
47 "	Merchants, New Haven (\$50 each),	2,350.00	2,350.00	2,350.00
20 "	Tradesmen's, "	2,000.00	2,000.00	2,800.00
7 "	Second, "	700.00	700.00	1,050.00
20 "	Meriden, "	2,000.00	2,000.00	2,500.00
30 "	Citizens, Waterbury,	3,000.00	3,000.00	4,200.00
53 "	Waterbury, " (\$50 each).	2,650.00	2,650.00	5,000.00
21 "	Birmingham, Derby,	2,100.00	2,100.00	3,675.00
30 "	Fourth, New York,	3,000.00	3,000.00	5,000.00
30 "	Mercantile, "	3,000.00	3,000.00	5,000.00
15 "	Continental, "	1,500.00	1,500.00	1,800.00
12 "	Hanover, "	1,200.00	1,200.00	3,600.00
10 "	Park, "	1,000.00	1,000.00	2,600.00
27 "	Mechanics, (\$25 each),	675.00	675.00	1,000.00
3 "	State of New York,	300.00	300.00	330.00
Totals,		\$ 79,875.00	79,875.00	128,105.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,258; total amount,	\$1,277,218.54
2	Number of depositors having \$1,000 and not over \$2,000,	893; total amount,	1,317,926.90
3	Number of depositors having over \$2,000 and not over \$10,000,	34; total amount,	74,010.37
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	6,185; total deposits,	\$2,669,155.81
6	Largest amount due a single depositor,		4,303.85
7	Number of accounts opened during the year, 1,030; number closed,	964.	
8	Amount of income received during the year,		144,148.51
9	Amount of dividends declared during the year,		100,856.91
10	Amount deposited, including interest credited the past year,		721,777.07
11	Amount withdrawn during the year,		628,316.93
12	Increase of deposits the past year,		93,460.14
13	Amount carried to surplus or profit and loss during the year,		19,206.71
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent. on each deposit of \$2,000 and less, 3½ per cent. on each deposit over \$2,000; when paid, January 1st and July 1st.		
17	State tax during the past year,		6,299.27
18	Total office expenses the past year, including salaries,		7,219.07

## PEOPLES SAVINGS BANK, BRIDGEPORT.—CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

19	Net amount of income during the year from real estate owned, .	\$2,028.27
20	What assets, if any, yielding no income during the year, .	None.
21	Are all loans upon real estate secured by first mortgage ? .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, .	47,000.00
23	Date of annual meeting for choice of officers, second Monday in July.	

OFFICERS.—President, William E. Seeley; 1st Vice-President, Samuel W. Baldwin; 2d Vice-President, ————; Treasurer, Edward W. Marsh; Directors or Trustees, Eli C. Smith, William H. Rockwell, Henry Atwater, Enoch P. Hincks, Asa S. Parsons, Edward R. Ives, Louis N. Van Keuren, Morris B. Beardsley, John A. Rusling, David F. Read.

## PEOPLES SAVINGS BANK, MIDDLETOWN.

W. K. BACON, Treasurer.

INCORPORATED, 1870.

## STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Office Furniture, . . .	\$126.99	Whole Am't of Deposits, . . .	\$586.47
Tax Account, . . .	1.00	Surplus Account, . . .	114.00
Expense Account, . . .	22.22	Interest Account, . . .	23.22
Cash in Bank, . . .	573.48		
Total Assets, . . .	\$723.69	Total Liabilities, . . .	\$723.69

## MISCELLANEOUS ITEMS.

1 Number of depositors having less than \$1,000, . . .	337; total amount, . . .	\$586.47
2 Number of depositors having \$1,000 and not over \$2,000, . . .	0; total amount, . . .	0
3 Number of depositors having over \$2,000 and not over \$10,000, . . .	0; total amount, . . .	0
4 Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5 Total number of depositors, . . .	337; total deposits, . . .	\$586.47
6 Largest amount due a single depositor, . . .		42.35
7 Number of accounts opened during the year, 0; number closed, 4. . .		
8 Amount of income received during the year, . . .		None.
9 Amount of dividends declared during the year, . . .		None.
10 Amount deposited, including interest credited, the past year, . . .		
11 Amount withdrawn during the year, . . .		11.07
12 Decrease of deposits the past year, . . .		None.
13 Amount carried to surplus or profit and loss during the year, . . .		None.
14 Amount of paper past due, . . .		None.
15 Amount of paper charged off the past year, . . .		None.
16 Rate of dividend the last year, 0 per cent.; when paid, —. . .		
17 State tax during the past year, . . .		1.00
18 Total office expenses the past year, including salaries, . . .		24.14
19 Net amount of income during the year from real estate owned, . . .		None.
20 What assets, if any, yielding no income during the year, . . .		None.
21 Are all loans on real estate secured by first mortgage? . . .		
22 Largest amount loaned to one individual, company, society, or corporation, . . .		None.
23 Date of annual meeting for choice of officers, . . .		

OFFICERS.— President, S. M. Bacon; Treasurer, W. K. Bacon; Directors or Trustees, Thomas Walsh, James Donovan, Charles Fitzgerald, John T. Walsh, Thomas Kelley, Michael Wall, A. W. Bacon, S. M. Bacon, W. K. Bacon.

## PEOPLES SAVINGS BANK, PAWCATUCK.

J. A. BROWN, Treasurer.

INCORPORATED, 1886.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$88,359.50	Whole Amt. of Deposits, . .	\$118,114.76
Loans on Collateral Security, . .	6,950.00	Surplus Account, . . .	1,650.00
Loans on Personal Sec'y only, . .	2,500.00	Profit and Loss Account, . .	2,569.61
Town, City, and Corp. Bonds, . .	3,000.00		
Bank Stocks in Connecticut, . .	4,307.00		
Premium Account, . . .	100.00		
Cash in Bank, . . .	14,461.43		
Cash on hand, . . .	2,656.44		
Total Assets, . . .	\$122,334.37	Total Liabilities, . . .	\$122,334.37

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
City of New London Water Fund Bond, 4s, \$	3,000.00	3,160.00	3,210.00
BANK STOCKS.			
91 shares Pawcatuck National, . . .	4,550.00	4,307.00	4,540.00.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	355; total amount,	\$59,685.97
2	Number of depositors having \$1,000 and not over \$2,000, . . .	20; total amount,	24,017.04
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	8; total amount,	34,411.75
4	Number of depositors having over \$10,000, . . .	0; total amount,	0
5	Total number of depositors, . . .	383; total deposits,	\$118,114.76
6	Largest amount due a single depositor, . . .		9,239.81
7	Number of accounts opened during the year, 77; number closed, 64.		
8	Amount of income received during the year, . . .		5,789.89
9	Amount of dividends declared during the year, . . .		4,582.00
10	Amount deposited, including interest credited, the past year, . . .		33,720.71
11	Amount withdrawn during the year, . . .		23,165.34
12	Increase of deposits the past year, . . .		10,555.37
13	Amount carried to surplus or profit and loss during the year, . . .		635.10
14	Amount of paper past due, . . .		510.00
15	Amount of paper charged off the past year, . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April and October.		

## PEOPLES SAVINGS BANK, PAWCATUCK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

17	State tax during the past year, . . . . .	\$153.20
18	Total office expenses the past year, including salaries, . . . . .	368.05
19	Net amount of income during the year from real estate owned, . . . . .	None.
20	What assets, if any, yielding no income during the year, . . . . .	580.00
21	Are all loans upon real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	12,000.00
23	Date of annual meeting for choice of officers, first Monday in January.	

OFFICERS.—President, P. S. Barber; Treasurer, J. A. Brown; Directors or Trustees, P. S. Barber, C. B. Cottrell, J. S. Brown, F. E. Rich, Charles Perrin, C. H. Browning, Peleg Clarke, E. H. Knowles, D. McG. Newall.



## PEOPLES SAVINGS BANK, ROCKVILLE.

E. S. HENRY, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$225,511.00	Whole Amount of Deposits,	\$472,771.56
Loans on Collateral Security,	2,200.00	Surplus Account,	1,100.00
Loans on Personal Sec'y only,	2,425.00	Interest Account,	11,001.11
Town, City, and Corp. B'ds,	99,500.00		
School Dist. Notes and Orders,	786.00		
Railroad Bonds,	40,000.00		
Bank Stocks in Connecticut,	95,402.00		
Banking House,	1,000.00		
Tax Account,	539.37		
Expense Account,	174.32		
Cash in Bank,	14,520.94		
Cash on hand,	2,814.04		
Total Assets,	\$484,872.67	Total Liabilities,	\$484,872.67

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS, . \$	.....	786.00	.....
TOWN, CITY, AND CORPORATION BONDS.			
Norwich City, 5s, . . . . . \$	1,000.00	1,000.00	1,000.00
Willimantic Borough, 4s, . . . . .	10,000.00	10,000.00	10,000.00
Dayton, Ohio, City, 4s, . . . . .	3,000.00	3,000.00	3,000.00
Bristol Town, 4s, . . . . .	5,000.00	5,000.00	5,000.00
Columbus, Ohio, City, 6s, . . . . .	12,500.00	12,500.00	12,500.00
Dubuque, Iowa, " 5s, . . . . .	9,000.00	9,000.00	9,000.00
Canton, Ohio, " 5s, . . . . .	4,000.00	4,000.00	4,000.00
Columbus, Ohio, " 6s, . . . . .	3,000.00	3,000.00	3,000.00
Denver, Col., " 6s, . . . . .	24,500.00	24,500.00	24,500.00
Dubuque, Iowa, " 5s, . . . . .	10,000.00	10,000.00	10,000.00
Topeka, Kan., " 5s, . . . . .	5,000.00	5,000.00	5,000.00
Tacoma, Wash., " 5s, . . . . .	5,000.00	5,000.00	5,000.00
Davenport, Iowa, " 6s, . . . . .	5,000.00	5,000.00	5,000.00
W'sh'gton State War'ts, 6s, . . . . .	2,500.00	2,500.00	2,500.00
Totals, . . . . . \$	99,500.00	99,500.00	99,500.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul, 5s, \$	5,000.00	5,000.00	5,000.00
Chicago & Alton, 6s, . . . . .	5,000.00	5,000.00	5,000.00
Evansville & Terre Haute, 5s, . . . . .	10,000.00	10,000.00	10,000.00
Chicago, Rock Island & Pacific, 5s, . . . . .	5,000.00	5,000.00	5,000.00

## PEOPLES SAVINGS BANK, ROCKVILLE.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Staten Island,	4½s,	\$		10,000.00	10,000.00	10,000.00
Cleveland, C., C. & St. Louis,	4s,			5,000.00	5,000.00	5,000.00
Totals,		\$		40,000.00	40,000.00	40,000.00
BANK STOCKS.						
280 shares First National, Rockville,		\$		28,000.00	34,934.00	36,400.00
353 " Rockville " "				35,300.00	39,028.00	40,595.00
35 " First " "				3,500.00	3,500.00	3,850.00
40 " First " Hartford,				4,000.00	5,650.00	4,000.00
7 " City, " "				700.00	700.00	700.00
20 " Ætna " "				2,000.00	2,500.00	2,500.00
20 " Charter Oak " "				2,000.00	2,960.00	2,000.00
19 " Farmers & Mechanics Nat., " "				1,900.00	2,368.00	1,900.00
10 " Mercantile Nat., " "				1,000.00	1,170.00	800.00
6 " Hartford Trust Company, " "				600.00	600.00	900.00
16 " Conn. " "				1,600.00	1,992.00	2,400.00
Totals,		\$		80,600.00	95,402.00	96,045.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,043; total amount,	\$218,565.56
2	Number of depositors having \$1,000 and not over \$2,000, .	99; total amount,	132,875.00
3	Number of depositors having over \$2,000 and not over \$10,000,	41; total amount,	121,331.00
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,183; total deposits,	\$472,771.56
6	Largest amount due a single depositor,		5,884.00
7	Number of accounts opened during the year, 153; number closed,	152.	
8	Amount of income received during the year,		29,582.74
9	Amount of dividends declared during the year,		19,843.98
10	Amount deposited, including interest credited, the past year,		106,514.15
11	Amount withdrawn during the year,		114,926.31
12	Decrease of deposits the past year,		8,412.16
13	Amount carried to surplus or profit and loss during the year,		1,100.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		25,850.00
16	Rate of dividend the last year, 4½ per cent.; when paid, January and July.		
17	State tax during the past year,		1,078.73
18	Total office expenses the past year, including salaries,		1,543.61

## PEOPLES SAVINGS BANK, ROCKVILLE.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

19	Net amount of income during the year from real estate owned,	
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans on real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . .	\$30,000.00
23	Date of annual meeting for choice of officers, July.	

OFFICERS.—President, Geo. M. Paulk; Treasurer, E. S. Henry; Directors or Trustees, Cyrus Winchell, E. S. Henry, Geo. M. Paulk, A. N. Belding, Samuel Fitch, Asaph McKinney, Frederick Walker, W. H. Prescott, Henry Adams, E. H. Preston, F. I. Hartenstein, Thos. A. Lake, F. T. Maxwell

## PUTNAM SAVINGS BANK.

J. TOURTELLOTTE, Treasurer.

INCORPORATED, 1862

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, .	\$387,885.00	Whole Amt. of Deposits, .	\$1,634,280.46
Loans on Collateral Sec'ty, .	85,707.90	Surplus Account, .	52,500.00
Town, City, and Corp. B'ds, .	690,000.00	Interest Account, .	25,333.39
Town, City, and Borough Notes and Orders, .	82,600.00	Profit and Loss Account, .	1,564.49
School Dist. Notes and Orders, .	781.68		
Railroad Bonds, .	305,000.00		
Bank Stocks in Connecticut, .	37,200.00		
Bank Stocks in other States, .	6,700.00		
Real Estate by Foreclosure, .	29,500.00		
Cash in Bank, .	74,446.10		
Cash on hand, .	13,857.66		
Total Assets, .	\$1,713,678.34	Total Liabilities, .	\$1,713,678.34

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOR'H NOTES AND ORDERS.			
Town of Putnam, Conn., . . . . \$	75,000.00	75,000.00	75,000.00
" Woodstock, " . . . .	3,200.00	3,200.00	3,200.00
Fire District of Putnam, Conn., . . . .	4,400.00	4,400.00	4,400.00
Totals, . . . . . \$	82,600.00	82,600.00	82,600.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Fifth School District of Putnam, Conn., . \$	481.68	481.68	481.68
Sixth " " " . . . .	300.00	300.00	300.00
Totals, . . . . . \$	781.68	781.68	781.68
TOWN, CITY, AND CORPORATION BONDS.			
Town of Ansonia, Conn., 4s, 1912, \$	25,000.00	25,000.00	25,750.00
" Windham, " 3½s, 1900, .	25,000.00	25,000.00	25,000.00
" Portland, " 4s, 1905, .	30,000.00	30,000.00	30,300.00
Borough of Willimantic, Conn., 4s, 1899, .	44,000.00	44,000.00	44,400.00
City of Dayton, Ohio, various, .	56,000.00	56,000.00	58,350.00
" Cleveland, " " . . . .	50,000.00	50,000.00	52,500.00
" Cincinnati, " 7½s, various, .	25,000.00	25,000.00	29,850.00
" Columbus, " 5s, " . . . .	59,000.00	59,000.00	64,000.00
" Toledo, " various, . . . .	50,000.00	50,000.00	51,000.00



## PUTNAM SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONT.							
City of Denver, Col.,	4s,	1904,	\$		25,000.00	25,000.00	25,450.00
“ Des Moines, Iowa,	4s,	1908,			21,000.00	21,000.00	21,750.00
“ Sioux City, “	4½s,	1904,			25,000.00	25,000.00	25,500.00
“ Duluth, Minn.,	6s,	1896,			18,500.00	18,500.00	18,500.00
“ Minneapolis, “	4½s,	1922,			15,000.00	15,000.00	17,600.00
“ St. Paul, “	4s,	1920,			20,000.00	20,000.00	21,500.00
“ Kansas City, Mo.,	4s,	1910,			25,000.00	25,000.00	26,450.00
“ St. Louis, “	4s,	1908,			20,000.00	20,000.00	21,000.00
“ Omaha, Neb.,	5s,	Various,			30,500.00	30,500.00	33,000.00
“ Portland, Oregon,	5s,	1922,			15,000.00	15,000.00	17,000.00
“ Paterson, N. J.,	4½s,	Various,			30,000.00	30,000.00	31,000.00
“ Louisville, Ky.,	4s,	1910,			20,000.00	20,000.00	20,800.00
“ Waterville, Me.,	4s,	Various,			36,000.00	36,000.00	36,450.00
“ Racine, Wis.,	4s,	1913,			25,000.00	25,000.00	25,100.00
Totals, . . . . .			\$		690,000.00	690,000.00	722,250.00
RAILROAD BONDS.							
Chicago, Milwaukee & St. Paul:—							
Wisconsin Valley Division,	7s,	1907,	\$		15,000.00	15,000.00	19,200.00
Dubuque “	6s,	1920,			10,000.00	10,000.00	12,200.00
Mineral Point “	5s,	1910,			30,000.00	30,000.00	33,300.00
Southwestern “	6s,	1909,			20,000.00	20,000.00	24,200.00
Terre Haute & Indianapolis,	5s,	1925,			25,000.00	25,000.00	29,250.00
Mineral Range,	5s,	1931,			10,000.00	10,000.00	10,000.00
Greene,	7s,	1902,			10,000.00	10,000.00	11,800.00
Joliet & Northern Indiana,	7s,	1907,			20,000.00	20,000.00	25,600.00
Ottumwa & Cedar Falls,	5s,	1909,			20,000.00	20,000.00	22,000.00
Shamokin Valley & Pottsville,	7s,	1901,			10,000.00	10,000.00	11,500.00
Delaware & Bound Brook,	7s,	1905,			20,000.00	22,000.00	24,800.00
Chicago & Northwestern:—							
Madison Extension,	7s,	1911,			20,000.00	24,000.00	27,200.00
Milwaukee & Madison,	6s,	1905,			25,000.00	29,000.00	29,000.00
Northwestern Union, Gold,	7s,	1917,			50,000.00	60,000.00	71,500.00
Totals, . . . . .			\$		285,000.00	305,000.00	351,550.00
BANK STOCKS.							
4 shares City, Hartford, Conn.,			\$		400.00	400.00	400.00
40 “ First National, Norwich, Conn.,					4,000.00	4,000.00	4,000.00
100 “ Thames “ “					10,000.00	10,000.00	14,000.00
228 “ First “ Putnam, “					22,800.00	22,800.00	31,500.00
67 “ Central “ New York City,					6,700.00	6,700.00	9,000.00
Totals, . . . . .			\$		43,900.00	43,900.00	58,900.00



## PUTNAM SAVINGS BANK.— CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,769; total amount,	\$754,736.41
2	Number of depositors having \$1,000 and not over \$2,000,	363; total amount,	461,533.99
3	Number of depositors having over \$2,000 and not over \$10,000,	132; total amount,	418,010.06
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,264; total deposits,	\$1,634,280.46
6	Largest amount due a single depositor,		9,374.13
7	Number of accounts opened during the year, 533; number closed,	478,	
8	Amount of income received during the year,		78,435.07
9	Amount of dividends declared during the year,		59,520.47
10	Amount deposited, including interest credited, the past year,		375,235.12
11	Amount withdrawn during the year,		272,013.66
12	Increase of deposits the past year,		103,221.46
13	Amount carried to surplus or profit and loss during the year,		2,500.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, October and April.		
17	State tax during the past year,		3,607.81
18	Total office expenses the past year, including salaries,		3,142.90
19	Net amount of income during the year from real estate owned,		1,677.70
20	What assets, if any, yielding no income during the year, secured by bonds,		50,000.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		24,000.00
23	Date of annual meeting for choice of officers, third Monday in July.		

OFFICERS.—President, John H. Gardner; Treasurer, J. Tourtellotte; Directors or Trustees, J. H. Gardner, Z. A. Ballard, J. A. Carpenter, Geo. W. Holt, O. H. Perry, A. Houghton, C. M. Fenner, C. P. Grosvenor, J. Tourtellotte.

## RIDGEFIELD SAVINGS BANK.

D. SMITH SHOLES, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$171,991.18	Whole Amt. of Deposits, . .	\$296,536.56
Loans on Personal Sec'ty only, . .	53,065.72	Surplus Account, . . .	15,500.00
Town, City, and Corp. Bonds, . .	19,643.40	Interest Account, . . .	1,905.10
Town, City, and Borough Notes and Orders, . . .	11,000.00		
Bank Stocks in Connecticut, . .	19,282.00		
Real Estate by Foreclosure, . .	7,043.73		
Banking House, Safe, . . .	850.00		
Expense Account, . . .	573.59		
Cash in Bank, . . .	29,177.44		
Cash on hand, . . .	1,314.60		
Total Assets, . . .	\$313,941.66	Total Liabilities, . . .	\$313,941.66

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Ridgefield Notes, . . . . \$	11,000.00	11,000.00	11,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Fort Wayne, Ind., . . . . 4½s, 1913, \$	10,000.00	10,850.00	10,850.00
Cincinnati, Ohio, . . . . 6s, 1909, .	3,000.00	3,668.40	3,668.40
City of Omaha Paving Bonds, . . 5s, 1906, .	5,000.00	5,125.00	5,125.00
Totals, . . . . . \$	18,000.00	19,643.40	19,643.40
BANK STOCKS.			
30 shares First National, . . . . West Meriden, \$	3,000.00	3,850.00	3,850.00
11 " Fairfield Co. National, . . . . .	1,100.00	1,100.00	1,100.00
37 " National Bank of . . . . . Norwich, .	3,700.00	3,902.00	3,902.00
50 " National Pabquoque Bank, . . . . .	5,000.00	6,840.00	6,840.00
20 " Danbury National, . . . . .	2,000.00	2,070.00	2,070.00
16 " First National Bank, South Norwalk, .	1,600.00	1,520.00	1,520.00
Totals, . . . . . \$	16,400.00	19,282.00	19,282.00

## RIDGEFIELD SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,066; total amount,	\$150,039.75
2	Number of depositors having \$1,000 and not over \$2,000, .	48; total amount,	64,203.14
3	Number of depositors having over \$2,000 and not over \$10,000, .	26; total amount,	82,293.67
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . . . .	1,140; total deposits,	\$296,536.56
6	Largest amount due a single depositor, . . . . .		8,171.06
7	Number of accounts opened during the year, 127; number closed, 95.		
8	Amount of income received during the year, . . . . .		13,483.76
9	Amount of dividends declared during the year, . . . . .		10,237.67
10	Amount deposited, including interest credited, the past year, . . . . .		113,521.66
11	Amount withdrawn during the year, . . . . .		77,432.23
12	Increase of deposits the past year, . . . . .		36,089.43
13	Amount carried to surplus or profit and loss during the year, . . . . .		1,700.00
14	Amount of paper past due, . . . . .		300.00
15	Amount of paper charged off the past year, . . . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year, . . . . .		532.69
18	Total office expenses the past year, including salaries, . . . . .		1,179.14
19	Net amount of income during the year from real estate owned, . . . . .		None.
20	What assets, if any, yielding no income during the year, Real Estate.		
21	Are all loans upon real estate secured by first mortgage? . . . . .		Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .		15,000.00
23	Date of annual meeting for choice of officers, last Saturday in July.		

OFFICERS. — President, Lewis H. Bailey; Treasurer, D. Smith Sholes; Directors or Trustees, Lewis H. Bailey, Wm. H. Beers, Edward J. Couch, Howard E. Mead, B. K. Northrop, C. B. Northrop, J. L. Dauchy, John S. Keeler, S. S. Hurlbutt, Samuel Keeler, John Brophy, John P. Mills, D. S. Sholes.

## SALISBURY SAVINGS SOCIETY, LAKEVILLE.

THOS. L. NORTON, Treasurer.

INCORPORATED, 1848.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$152,678.77	Whole Amt. of Deposits, . .	\$676,813.23
Loans on Collateral Security, .	107,890.00	Surplus Account, . . .	10,000.00
Loans on Personal Sec'ty only, .	108,308.51	Interest Account, . . . }	20,086.57
Town, City, and Corp. Bonds, .	129,335.50	Profit and Loss Account, . }	
Town, City, and Borough Notes and Orders, . . .	5,951.17		
Railroad Bonds, . . .	85,640.50		
Railroad Stocks, . . .	290.00		
Bank Stocks in Connecticut, .	46,572.50		
Real Estate by Foreclosure, .	36,501.82		
Banking House, . . .	6,000.00		
Premium Account, . . .	2,255.37		
Furniture Account, . . .	3,957.46		
Cash in Bank, . . .	16,348.92		
Cash on hand, . . .	5,169.28		
Total Assets, . . .	\$706,899.80	Total Liabilities, . . .	\$706,899.80

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Salisbury Town Orders, . . . . .	\$ 5,951.17	5,951.17	5,951.17
RAILROAD STOCKS.			
Berkshire Railroad Co., . . . . .	\$ 300.00	290.00	400.00
TOWN, CITY, AND CORPORATION BONDS.			
Salisbury, Conn., . . . . . 4½s,	\$ 24,500.00	24,500.00	24,500.00
Cincinnati, O., . . . . . 6s, 1900,	11,000.00	12,760.00	11,990.00
Cincinnati, O., . . . . . 5s, 1910,	5,000.00	5,675.00	5,550.00
St. Louis, Mo., . . . . . 6s, 1905,	5,000.00	6,037.50	6,000.00
Milwaukee, Wis., . . . . . 7s, 1905,	2,000.00	2,540.00	2,500.00
Wichita, Kan., . . . . . 5s, 1910,	10,000.00	11,050.00	10,000.00
Davenport, Ia., . . . . . 6s, 1898,	7,000.00	7,000.00	7,350.00
Duluth, Minn., . . . . . various,	18,000.00	18,895.00	18,300.00
Columbus, O., . . . . . 6s, 1907,	10,000.00	10,500.00	10,500.00
Aurora, Ill., . . . . . 6s, 1903,	2,000.00	2,173.00	2,000.00
Denver, Col., . . . . . 4s, 1903,	12,000.00	11,580.00	12,000.00
Portland, Ore., . . . . . 5s, 1923,	5,000.00	5,625.00	5,625.00
Omaha, Neb., . . . . . 5s, 1912,	10,000.00	11,000.00	11,200.00
Totals, . . . . .	\$ 121,500.00	129,335.50	127,515.00



## SALISBURY SAVINGS SOCIETY, LAKEVILLE.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
New York & Harlem, 7s, 1900, \$	10,000.00	13,000.00	11,800.00
Chicago, Milwaukee & St. Paul:—			
Chicago & Pacific Western, 5s, 1921,	5,000.00	5,325.00	5,800.00
Chicago & Missouri River, 5s, 1926,	10,000.00	10,000.00	11,000.00
Chicago & Dubuque, 6s, 1920,	20,000.00	22,875.00	22,000.00
Chicago & Northwestern:—			
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	10,000.00	10,500.00	10,600.00
Atchison, Topeka & Santa Fe, 4s, 1989,	5,000.00	4,500.00	4,000.00
Sunbury, Hazleton & Wilkesbarre, 5s, 1929,	9,900.00	10,840.50	10,300.00
Saginaw & Western, 6s, 1913,	2,000.00	2,000.00	1,500.00
Coudersport & Port Allegany, 6s, 1914,	6,000.00	6,600.00	6,600.00
Totals, . . . . . \$	77,900.00	85,640.50	83,600.00
BANK STOCKS.			
140 shares National Iron, Falls Village, . . \$	14,000.00	15,535.00	16,100.00
9 " Phoenix National, Hartford, . . . .	900.00	1,050.00	1,080.00
80 " First National, Norwich, . . . .	8,000.00	9,500.00	8,800.00
30 " Merchants National, Norwich, . . . .	3,000.00	3,000.00	3,450.00
20 " Uncas National, Norwich, . . . .	2,000.00	2,500.00	2,500.00
50 " Pequonnock, Bridgeport, . . . .	5,000.00	6,300.00	6,300.00
50 " Commerce, New London, . . . .	5,000.00	6,187.50	6,187.50
20 " Pahquioque, Danbury, . . . .	2,000.00	2,500.00	2,500.00
Totals, . . . . . \$	39,900.00	46,572.50	46,917.50

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,780; total amount,	\$348,366.73
2	Number of depositors having \$1,000 and not over \$2,000,	134; total amount,	167,734.19
3	Number of depositors having over \$2,000 and not over \$10,000,	42; total amount,	135,301.75
4	Number of depositors having over \$10,000,	2; total amount,	25,410.56
5	Total number of depositors,	1,958; total deposits,	\$676,813.23
6	Largest amount due a single depositor,		13,008.52
7	Number of accounts opened during the year,	254; number closed,	221.
8	Amount of income received during the year,		34,793.24
9	Amount of dividends declared during the year,		25,961.71
10	Amount deposited, including interest credited, the past year,		154,414.48
11	Amount withdrawn during the year,		132,903.51
12	Increase of deposits the past year,		21,510.97
13	Amount carried to surplus or profit and loss during the year,		692.57



## SALISBURY SAVINGS SOCIETY, LAKEVILLE.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent.; when paid, April 1st and October 1st.	
17	State tax during the past year, . . . . .	\$1,403.72
18	Total office expenses the past year, including salaries, . . . . .	1,991.92
19	Net amount of income during the year from real estate owned, . . . . .	1,044.44
20	What assets, if any, yielding no income during the year, . . . . .	10,000.00
21	Are all loans upon real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	60,000.00
23	Date of annual meeting for choice of officers, July.	

OFFICERS.—President, Geo. B. Burrall; Treasurer, Thos. L. Norton; Directors or Trustees, J. L. Merwin, C. H. Bissell, E. Eggleston, H. F. Landon, M. H. Robbins, Dwight Allyn, Wm. Kane, J. S. Perkins.

## THE SAVINGS BANK OF ANSONIA.

FRANKLIN BURTON, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$715,197.00	Whole Amt. of Deposits, . \$1,127,516.41
Loans on Collateral Security, . 49,920.00	Surplus Account, . . . 35,215.99
Loans on Personal Sec'y only, . 13,172.86	Interest Account, . . . 12,921.45
United States Bonds, . . . 5,000.00	Rent Account, . . . 114.00
Town, City, and Corpora- tion Bonds, . . . 204,866.50	
Town, City, and Borough Notes and Orders, . . . 7,400.00	
School District Bonds, . . . 5,000.00	
Railroad Bonds, . . . 21,000.00	
Bank Stocks in Connecticut, . 56,800.00	
Bank Stocks in other States, . 38,500.00	
Real Estate by Foreclosure, . 9,410.42	
Banking House, . . . 7,932.44	
Tax Account, . . . 1,314.68	
Insurance Account, . . . 101.31	
Expense Account, . . . 1,661.07	
Cash in Bank, . . . 30,622.05	
Cash on hand, . . . 7,869.52	
Total Assets, . . . \$1,175,767.85	Total Liabilities, . . \$1,175,767.85

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fives of 1904, Coupon, . . . . . \$	5,000.00	5,000.00	5,800.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Ansonia, . . . . . \$	900.00	900.00	900.00
Town of Huntington, . . . . .	6,500.00	6,500.00	6,500.00
Totals, . . . . . \$	7,400.00	7,400.00	7,400.00
SCHOOL DISTRICT BONDS			
Washington School District, City of Hartford, Conn., Gold, . . . 4s, 1919, \$	5,000.00	5,000.00	5,100.00
TOWN, CITY, AND CORPORATION BONDS.			
City of New Albany, Ind., Gold, . . . 5s, 1915, \$	20,000.00	20,000.00	23,526.00
“ Columbus, Ohio, . . . . . 4s, 1905,	38,000.00	38,000.00	38,627.00
“ “ “ “ . . . . . 6s, 1905,	5,000.00	5,000.00	5,817.50

## THE SAVINGS BANK OF ANSONIA.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.						
City of Columbus, Ohio,	6s,	1907,	\$	6,000.00	6,000.00	7,069.60
" " "	6s,	1901,		1,000.00	1,000.00	1,105.80
" " "	6s,	1898,		2,000.00	2,000.00	2,112.00
" Duluth, Minn.,	4s,	1920,		15,000.00	15,000.00	15,000.00
" " "	6s,	1895,		1,000.00	1,000.00	1,000.00
" " "	6s,	1896,		1,000.00	1,000.00	1,019.40
" " "	6s,	1897,		1,000.00	1,000.00	1,038.00
" Denver, Col.,	4s,	1904,		15,000.00	15,000.00	15,000.00
" " "	4s,	1907,		10,000.00	10,000.00	10,000.00
" Saginaw, Mich.,	4½s,	1904,		5,000.00	5,000.00	5,343.50
" Detroit, Mich.,	7s,	1904,		1,000.00	1,000.00	1,286.10
" St. Louis, Mo., Gold,	4s,	1911,		4,866.50	4,866.50	5,162.86
" " " Gold,	5s,	1900,		3,000.00	3,000.00	3,204.90
" Camden, N. J.,	4½s,	1922,		10,000.00	10,000.00	11,546.00
" Trenton, N. J.,	4s,	1917,		9,000.00	9,000.00	9,543.60
" Lexington, Ky.,	4½s,	1920,		11,000.00	11,000.00	12,048.30
" " "	4½s,	1904,		9,000.00	9,000.00	9,406.80
" Grand Rapids, Mich.,	4½s,	1912,		15,000.00	15,000.00	16,909.50
" Providence, R. I., reg., Gold,	5s,	1906,		5,000.00	5,000.00	5,800.00
" " " coupon, Gold,	5s,	1906,		1,000.00	1,000.00	1,160.00
" Boston, Mass., reg., Gold,	5s,	1905,		2,000.00	2,000.00	2,296.80
" Cincinnati, Ohio,	7s,	1897,		1,000.00	1,000.00	1,061.10
" " " Gold,	6s,	1906,		3,000.00	3,000.00	3,649.20
" Derby, Conn., Gold,	4s,	1914,		5,000.00	5,000.00	5,203.50
" Toledo, Ohio,	4s,	1925,		5,000.00	5,000.00	5,100.00
Totals,			\$	204,866.50	204,866.50	220,037.46
RAILROAD BONDS.						
Morris & Essex,	7s,	1914,	\$	7,000.00	7,000.00	10,010.00
Central Ohio, Gold,	4½s,	1930,		10,000.00	10,000.00	10,362.50
Northwestern Union, Gold,	7s,	1917,		2,000.00	2,000.00	2,760.00
New London & Northern,	5s,	1910,		2,000.00	2,000.00	2,150.00
Totals,			\$	21,000.00	21,000.00	25,282.50
BANK STOCKS.						
7 shares	National New Haven,	New Haven,	\$	700.00	700.00	1,190.00
160 "	Merchants National,	" "		8,000.00	8,000.00	8,000.00
50 "	Yale National,	" "		5,000.00	5,000.00	5,900.00
500 "	New Haven Co. Nat.,	" "		5,000.00	5,000.00	6,750.00
14 "	National Tradersmens,	" "		1,400.00	1,400.00	1,960.00
2 "	Second National,	" "		200.00	200.00	340.00
48 "	Pequonnoek National,	Bridgeport,		4,800.00	4,800.00	7,200.00
37 "	Connecticut	"		3,700.00	3,700.00	5,735.00
50 "	Nat. Bank of Norwalk,	Norwalk,		5,000.00	5,000.00	5,300.00

## THE SAVINGS BANK OF ANSONIA.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
70 shares	Birmingham National, Derby, . \$	7,000.00	7,000.00	12,250.00
320 "	Ansonia National, Ansonia, .	16,000.00	16,000.00	24,000.00
100 "	Merchants Exchange Nat., N. Y.,	5,000.00	5,000.00	5,750.00
50 "	Central National, "	5,000.00	5,000.00	6,000.00
100 "	National Shoe and Leather, "	10,000.00	10,000.00	10,000.00
50 "	National Bank of Commerce, "	5,000.00	5,000.00	10,000.00
50 "	Ninth National Bank, "	5,000.00	5,000.00	6,000.00
35 "	Third National Bank, "	3,500.00	3,500.00	3,850.00
50 "	American Exchange, "	5,000.00	5,000.00	8,050.00
Totals, . . . . . \$		95,300.00	95,300.00	128,275.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	3,798; total amount, . . . . .	\$548,621.03
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	240; total amount, . . . . .	356,717.69
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	72; total amount, . . . . .	222,177.69
4	Number of depositors having over \$10,000, . . . . .	0; total amount, . . . . .	0
5	Total number of depositors, . . . . .	4,110; total deposits, . . . . .	\$1,127,516.41
6	Largest amount due a single depositor, . . . . .		7,279.78
7	Number of accounts opened during the year, 631; number closed, 519.		
8	Amount of income received during the year, . . . . .		55,676.86
9	Amount of dividends declared during the year, . . . . .		42,625.48
10	Amount deposited, including interest credited, the past year, . . . . .		325,416.95
11	Amount withdrawn during the year, . . . . .		293,865.89
12	Increase of deposits the past year, . . . . .		31,551.06
13	Amount carried to surplus or profit and loss during the year, . . . . .		None.
14	Amount of paper past due, . . . . .		None.
15	Amount of paper charged off the past year, . . . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July.		
17	State tax during the past year, . . . . .		2,629.37
18	Total office expenses the past year, including salaries, . . . . .		6,070.71
19	Net amount of income during the year from real estate owned, . . . . .		140.66
20	What assets, if any, yielding no income during the year, . . . . .		None.
21	Are all loans upon real estate secured by first mortgage? . . . . .		Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .		30,000.00
23	Date of annual meeting for choice of officers, third Monday in July.		

OFFICERS.—President, William B. Bristol; Vice-President, Henry J. Smith; Treasurer, Franklin Burton; Directors or Trustees, Jonah C. Platt, Lockwood Hotchkiss, Hobart Sperry, Franklin Burton, Harvey Hotchkiss, W. H. Mathews, Frederick A. Lines, Walter Perry, Norman Sperry.



## SAVINGS BANK OF DANBURY.

HENRY C. RYDER, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$1,790,798.50	Whole Amt. of Deposits, . . .	\$2,701,697.94
Loans on Collateral Security, . . .	8,150.00	Surplus Account, . . .	160,000.00
Loans on Personal Sec'y only, . . .	126,596.00	Interest Account, . . .	53,576.28
Town, City, and Corp. Bds., . . .	111,000.00		
Town, City, and Borough Notes and Orders, . . .	192,000.00		
School District Notes and Orders, . . .	42,801.31		
Railroad Bonds, . . .	448,000.00		
Bank Stocks in Connecticut, . . .	31,300.00		
Bank Stocks in other States, . . .	26,778.00		
Real Estate by Foreclosure, . . .	42,375.39		
Banking House, . . .	16,000.00		
Tax Titles, . . .	1,500.00		
Cash in Bank, . . .	56,044.16		
Cash on hand, . . .	21,930.86		
Total Assets, . . .	\$2,915,274.22	Total Liabilities, . . .	\$2,915,274.22

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Danbury, . . . . . \$	98,500.00	98,500.00	98,500.00
Town of Danbury, . . . . .	91,000.00	91,000.00	91,000.00
Borough of Bethel, . . . . .	1,000.00	1,000.00	1,000.00
Town of Redding, . . . . .	1,500.00	1,500.00	1,500.00
Totals, . . . . . \$	192,000.00	192,000.00	192,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center of Danbury, . . . . . \$	38,000.00	38,000.00	38,000.00
South Center " . . . . .	2,720.00	2,720.00	2,720.00
Deer Hill " . . . . .	1,600.00	1,600.00	1,600.00
Westville " . . . . .	125.00	125.00	125.00
Miry Brook " . . . . .	356.31	356.31	356.31
Totals, . . . . . \$	42,801.31	42,801.31	42,801.31



## SAVINGS BANK OF DANBURY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.				
Cincinnati, Ohio,	7 <sup>3</sup> / <sub>10</sub> s, 1899,	\$ 1,000 00	1,000 00	1,000 00
" "	7 <sup>3</sup> / <sub>10</sub> s, 1902,	18,000.00	18,000.00	20,000.00
" "	7 <sup>3</sup> / <sub>10</sub> s, 1906,	5,000.00	5,000.00	6,000.00
" "	6s, 1906,	16,000.00	16,000 00	18,000.00
Milwaukee, Wis.,	7s, 1901,	3,000.00	3,000.00	3,000.00
" "	7s, 1902,	16,000.00	16,000.00	16,000.00
New Albany, Ind.,	5s, 1915,	25,000.00	25,000.00	25,000.00
Pueblo, Colorado,	6s, 1902,	11,000.00	11,000.00	11,000.00
" "	6s, 1905,	2,000.00	2,000.00	2,000.00
" "	6s, 1906,	4,000.00	4,000 00	4,000.00
Wichita, Kansas,	5s, 1910,	10,000.00	10,000.00	10,000.00
Totals,		\$ 111,000.00	111,000.00	116,000.00
RAILROAD BONDS.				
Bald Eagle Valley,	6s, 1910,	\$ 6,000.00	6,000.00	6,000.00
Buffalo, New York & Erie,	7s, 1916,	13,000.00	13,000 00	15,600.00
Chicago, Milwaukee & St. Paul:—				
Chicago & Milwaukee,	7s, 1903,	10,000.00	10,000.00	11,500.00
Dubuque Division,	6s, 1920,	10,000.00	10,000.00	11,500.00
Southwestern Division,	6s, 1909,	5,000.00	5,000.00	5,500.00
Wisconsin Valley,	7s, 1909,	20,000.00	20,000.00	22,000.00
Chicago & Northwestern:—				
Chicago & Milwaukee,	7s, 1898,	10,000.00	10,000.00	10,500.00
Des Moines Division,	7s, 1907,	15,000.00	15,000.00	16,500.00
Chicago & Tomah,	6s, 1905,	25,000.00	25,000.00	27,500.00
Maple River,	7s, 1897,	9,000.00	9,000.00	9,000.00
Northwestern Union,	7s, 1917,	10,000.00	10,000.00	12,000.00
Ottumwa,	5s, 1907,	11,000.00	11,000.00	11,000.00
Milwaukee, Lake Shore & Western,	6s, 1921,	19,000.00	19,000.00	22,800.00
" "	6s, 1924,	20,000.00	20,000.00	23,900.00
Chicago, Rock Island & Pacific:—				
Chicago & Southwestern,	7s, 1899,	10,000.00	10,000.00	10,500.00
Central Ohio,	4 <sup>1</sup> / <sub>2</sub> s, 1930,	25,000.00	25,000.00	25,000.00
Delaware & Hudson Canal Co.,	7s, 1917,	20,000.00	20,000.00	26,000.00
Greene,	7s, 1902,	30,000.00	30,000.00	33,000.00
Iowa Falls & Sioux City,	7s, 1917,	20,000.00	20,000.00	24,000.00
Milwaukee & Madison,	6s, 1905,	15,000.00	15,000.00	16,500.00
Morris & Essex,	7s, 1914,	50,000.00	50,000.00	65,000.00
N. Y. Central & Hudson River,	7s, 1903,	25,000.00	25,000.00	30,000.00
Pittsburgh, McKeesport & Yough.,	6s, 1932,	20,000.00	20,000.00	24,000.00
Sharon,	4 <sup>1</sup> / <sub>2</sub> s, 1919,	20,000.00	20,000.00	20,000.00
Southwest Pennsylvania,	7s, 1917,	10,000.00	10,000.00	12,000.00
Long Island,	4s, 1932,	20,000.00	20,000.00	20,000.00
Totals,		\$ 448,000.00	448,000.00	501,300.00

## SAVINGS BANK OF DANBURY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
250 shares	Danbury National, . . . . .	\$ 25,000.00	25,000.00	26,500.00
32 "	National Pahquioque, . . . . .	3,200.00	3,200.00	3,520.00
16 "	National Bank of Norwalk, . . . . .	1,600.00	1,600.00	1,600.00
15 "	Phoenix National, Hartford, . . . . .	1,500.00	1,500.00	1,650.00
100 "	Nat. B'k of No. America, New York, . . . . .	7,000.00	6,300.00	9,000.00
68 "	Central National, . . . . .	6,800.00	6,528.00	8,000.00
30 "	Nassau, . . . . .	1,500.00	1,200.00	2,000.00
75 "	Ninth National, . . . . .	7,500.00	6,750.00	8,000.00
188 "	Phenix . . . . .	3,760.00	3,000.00	3,760.00
30 "	Western . . . . .	3,000.00	3,000.00	3,000.00
Totals, . . . . .		\$ 60,860.00	58,078.00	67,030.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	5,798; total amount, \$1,182,004.02	
2	Number of depositors having \$1,000, and not over \$2,000, . . . . .	527; total amount, . . . . .	709,204.81
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	248; total amount, . . . . .	810,489.11
4	Number of depositors having over \$10,000, . . . . .	0; total amount, . . . . .	0
5	Total number of depositors, . . . . .	6,573; total deposits, \$2,701,697.94	
6	Largest amount due a single depositor, . . . . .		10,000.00
7	Number of accounts opened during the year, 718; number closed, 662.		
8	Amount of income received during the year, . . . . .		145,177.81
9	Amount of dividends declared during the year, . . . . .		102,144.17
10	Amount deposited, including interest credited, the past year, . . . . .		606,383.99
11	Amount withdrawn during the year, . . . . .		524,636.22
12	Increase of deposits the past year, . . . . .		81,747.77
13	Amount carried to surplus or profit and loss during the year, . . . . .		None.
14	Amount of paper past due, . . . . .		950.00
15	Amount of paper charged off the past year, . . . . .		None.
16	Rate of dividend the past year, 4 per cent.; when paid, April 1st and October 1st.		
17	State tax during the past year, . . . . .		6,203.36
18	Total office expenses the past year, including salaries, . . . . .		5,300.00
19	Net amount of income during the year from real estate owned, . . . . .		2,800.00
20	What assets, if any, yielding no income during the year, . . . . .		858.00
21	Are all loans on real estate secured by first mortgage? All but one of \$3,000.		
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .		59,900.00
23	Date of annual meeting for choice of officers, June.		

OFFICERS.—President, John W. Bacon; Treasurer, Henry C. Ryder; Directors or Trustees, John W. Bacon, Lyman D. Brewster, James Osborne, Alfred N. Wildman, Dwight E. Rogers, John Tweedy, Frank E. Hartwell, Henry M. Robinson, Howard H. Woodman, Henry C. Ryder.

## SAVINGS BANK OF NEW BRITAIN.

W. F. WALKER, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,752,395.00	Whole Amt. of Deposits, \$2,564,935.65
Loans on Collateral Security, 164,230.00	Surplus Account, . . . 95,000.00
Loans on Personal Sec'y only, 69,973.21	Interest Account, . . . 111,194.54
United States Bonds, . . . 700.00	Profit and Loss Account, . . 16,204.91
Town, City, and Corp. B'ds, 170,000.00	Rent Account, . . . . . 591.69
Railroad Bonds, . . . . . 351,500.00	
Bank Stocks in Connecticut, 134,000.00	
Bank Stocks in other States, 38,000.00	
Real Estate by Foreclosure, 3,872.48	
Banking House, . . . . . 10,000.00	
Tax Account, . . . . . 914.01	
Insurance Account, . . . . . 82.72	
Expense Account, . . . . . 1,833.43	
Cash in Bank, . . . . . 79,322.77	
Cash on hand, . . . . . 11,103.17	
Total Assets, . . . . \$2,787,926.79	Total Liabilities, . . . \$2,787,926.79

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, . . . . \$	500.00	500.00	560.00
Fours of 1907, Coupon, . . . . .	200.00	200.00	225.00
Totals, . . . . . \$	700.00	700.00	785.00
TOWN, CITY, AND CORPORATION BONDS.			
City of New Britain, Conn, 7s, 1898, \$	11,000.00	11,000.00	12,100.00
" " " 4s, 1908, . . . . .	35,000.00	35,000.00	35,350.00
" " " 4s, 1899, . . . . .	15,000.00	15,000.00	15,075.00
" Boston, Mass., 4s, 1910, . . . . .	20,000.00	20,000.00	20,800.00
" Columbus, Ohio, 6s, 1905, . . . . .	6,000.00	6,000.00	6,300.00
" " " 6s, 1904, . . . . .	4,000.00	4,000.00	4,200.00
" " " 5s, 1913, . . . . .	25,000.00	25,000.00	28,000.00
" Chicago, Ill., 4s, 1921, . . . . .	10,000.00	10,000.00	10,300.00
" New Albany, Ind., 5s, 1915, . . . . .	15,000.00	15,000.00	16,900.00
" Milwaukee, Wis., 7s, 1902, . . . . .	4,000.00	4,000.00	4,500.00
" St. Paul, Minn., 7s, 1898, . . . . .	10,000.00	10,000.00	10,800.00
" Duluth, Minn., 6s, 1895-1899, . . . . .	5,000.00	5,000.00	5,200.00
" Omaha, Neb., 5s, 1912, . . . . .	6,000.00	6,000.00	6,700.00
" " " 5s, 1907, . . . . .	4,000.00	4,000.00	4,500.00
Totals, . . . . . \$	170,000.00	170,000.00	180,725.00



## SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
New York, Providence & Boston,	4s, 1901, \$	10,000.00	10,000.00	10,100.00
N. Y. Central & Hudson River,	7s, 1903,	20,000.00	20,000.00	24,600.00
Del. & Hudson Canal Co. (Pa. Div.),	7s, 1917,	25,000.00	25,000.00	35,000.00
Iowa Falls & Sioux City,	7s, 1917,	15,000.00	15,000.00	21,000.00
Chicago & Northwestern; N.W. Un.,	7s, 1917,	55,000.00	55,000.00	76,000.00
Greene (Guar. by Del. Lack. & West.),	7s, 1902,	25,000.00	25,000.00	29,500.00
Chicago, Milwaukee & St. Paul:—				
Chic. & Milwaukee Div.,	7s, 1903,	10,000.00	10,000.00	12,500.00
Dubuque Division,	6s, 1920,	10,000.00	10,000.00	12,200.00
Wisconsin Valley Division,	7s, 1909,	11,500.00	11,500.00	14,375.00
Delaware & Bound Brook,	7s, 1905,	20,000.00	20,000.00	25,000.00
Cedar Rapids & Missouri River,	7s, 1916,	15,000.00	15,000.00	19,500.00
Joliet & Northern Indiana,	7s, 1907,	15,000.00	15,000.00	17,250.00
Des Moines & Minneapolis,	7s, 1907,	10,000.00	10,000.00	11,500.00
Atchison, Topeka & Santa Fe,	4s, 1989,	5,000.00	5,000.00	4,100.00
Evansville & Terre Haute,	5s, 1930,	15,000.00	15,000.00	16,500.00
Pitts., McKeesp't & Youghiogheny,	6s, 1932,	50,000.00	50,000.00	63,500.00
Terre Haute & Indianapolis,	5s, 1925,	20,000.00	20,000.00	21,600.00
St. Paul, Minneap. & Manitoba,	6s, 1910,	20,000.00	20,000.00	23,200.00
Totals,	\$	351,500.00	351,500.00	437,425.00
BANK STOCKS.				
350 shares New Britain Nat'l,	New Britain, \$	35,000.00	35,000.00	50,000.00
100 " Mechanics "	" "	10,000.00	10,000.00	12,000.00
175 " Hartford "	Hartford, "	17,500.00	17,500.00	24,500.00
120 " Phoenix "	" "	12,000.00	12,000.00	13,800.00
75 " Mercantile "	" "	7,500.00	7,500.00	6,375.00
33 " Farm. & Mch. "	" "	3,300.00	3,300.00	3,600.00
100 " First "	" "	10,000.00	10,000.00	10,600.00
51 " Ætna "	" "	5,100.00	5,100.00	6,000.00
64 " City, "	" "	6,400.00	5,600.00	6,400.00
100 " National Exchange, "	" "	5,000.00	5,000.00	6,000.00
250 " New Haven Co. Nat.,	New Haven,	2,500.00	2,500.00	2,800.00
45 " National Tradesmens, "	" "	4,500.00	4,500.00	6,000.00
50 " Second National, "	" "	5,000.00	5,000.00	8,000.00
20 " Deep River National,	Deep River,	2,000.00	2,000.00	2,200.00
90 " Second " "	Norwich,	9,000.00	9,000.00	9,000.00
150 " Nat. B'k of Commerce,	New York,	15,000.00	15,000.00	28,000.00
50 " Hanover Nat., "	" "	5,000.00	5,000.00	15,000.00
50 " American Ex. "	" "	5,000.00	5,000.00	8,000.00
50 " Third " "	" "	5,000.00	5,000.00	5,300.00
5 " Imp. & Traders "	" "	500.00	500.00	2,600.00
100 " National Broadway, "	" "	2,500.00	2,500.00	6,000.00
50 " National Park, "	" "	5,000.00	5,000.00	13,600.00
Totals,	\$	172,800.00	172,000.00	245,775.00

## SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,069; total amount, \$1,127,347.01
2	Number of depositors having \$1,000 and not over \$2,000,	498; total amount, 661,627.71
3	Number of depositors having over \$2,000 and not over \$10,000,	241; total amount, 765,932.54
4	Number of depositors having over \$10,000,	1; total amount, 10,028.39
5	Total number of depositors,	7,809; total deposits, \$2,564,935.65
6	Largest amount due a single depositor,	10,028.39
7	Number of accounts opened during the year, 1,456; number closed,	961.
8	Amount of income received during the year,	142,027.37
9	Amount of dividends declared during the year,	106,157.84
10	Amount deposited, including interest credited, the past year,	707,358.42
11	Amount withdrawn during the year,	577,898.57
12	Increase of deposits the past year,	129,459.85
13	Amount carried to surplus during the year,	10,000.00
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, January 2 per cent. and July $2\frac{1}{2}$ per cent.	
17	State tax during the past year,	5,946.26
18	Total office expenses the past year, including salaries,	6,899.80
19	Net amount of income during the year from real estate owned,	435.48
20	What assets, if any, yielding no income during the year,	5,000.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual, company, society, or corporation,	60,000.00
23	Date of annual meeting for choice of officers, third Wednesday in July.	

OFFICERS.—President, Levi S. Wells; Treasurer, W. F. Walker; Directors or Trustees, Levi S. Wells, T. W. Stanley, Philip Corbin, J. A. Pickett, H. E. Russell, J. B. Talcott, W. F. Walker, T. S. Bishop, C. S. Landers.



## THE SAVINGS BANK OF NEW LONDON.

WALTER LEARNED, Treasurer.

INCORPORATED, 1827.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$1,145,035.00	Whole Amt. of Deposits,	\$4,449,156.34
Loans on Collateral Sec'ty,	118,350.00	Surplus Account,	408,702.62
United States Bonds,	150,000.00	Interest Account,	61,549.73
Town, City, and Corp. B'ds,	1,787,000.00	Real Estate Rents,	652.65
Railroad Bonds,	1,193,500.00		
Railroad Stocks,	53,000.00		
Bank Stocks in Connecticut,	102,650.00		
Bank Stocks in other States,	155,180.00		
Real Estate by Foreclosure,	139,117.00		
Banking House,	12,000.00		
Tax Account,	5,289.76		
Expense Account,	1,905.94		
Cash in Bank,	51,756.66		
Cash on hand,	5,276.98		
Total Assets,	\$4,920,061.34	Total Liabilities,	\$4,920,061.34

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, . . . . \$	25,000.00	25,000.00	28,187.50
“ “ Coupon, . . . .	85,000.00	85,000.00	95,837.50
Currency Sixes, . . . .	40,000.00	40,000.00	43,200.00
Totals, . . . . \$	150,000.00	150,000.00	167,225.00
RAILROAD STOCKS.			
Boston & Albany, . . . . \$	7,000.00	7,000.00	14,700.00
Boston & Lowell, . . . .	4,000.00	4,000.00	8,240.00
Michigan Central, . . . .	7,200.00	7,200.00	7,344.00
New York Central & Hudson River, . . . .	16,000.00	16,000.00	16,320.00
New York, New Haven & Hartford, . . . .	18,800.00	18,800.00	24,780.00
Totals, . . . . \$	53,000.00	53,000.00	81,384.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Boston, 3½s, 1919, . . . .	152,000.00	152,000.00	156,560.00
“ Brooklyn, Water, 6s, 1899, . . . .	14,000.00	14,000.00	15,680.00
“ “ Bridge, 7s, 1913, . . . .	50,000.00	50,000.00	75,000.00
“ “ Park, 7s, 1915, . . . .	10,000.00	10,000.00	15,500.00

## THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONT.					
City of Buffalo,	7s,	1919,	\$ 41,000.00	41,000.00	65,600.00
" Chicago,	7s,	1898-1899,	15,000.00	15,000.00	16,950.00
" " Lake View,	4s,	1908,	13,000.00	13,000.00	13,650.00
" Cincinnati,	6s,	1906-1909,	35,000.00	35,000.00	41,650.00
" " "	7s,	1908,	25,000.00	25,000.00	32,750.00
" " "	7 <sup>10</sup> / <sub>16</sub> s,	1902-1906,	59,000.00	59,000.00	73,750.00
" Cleveland,	6s,	1897-1898,	18,000.00	18,000.00	19,440.00
" Louisville,	7s,	1901-1903,	17,000.00	17,000.00	20,400.00
" " "	4s,	1928-1930,	22,000.00	22,000.00	23,100.00
" " So. Lou'v'le,	6s,	1912,	35,000.00	35,000.00	47,250.00
" Middletown,	6s,	1901,	23,000.00	23,000.00	26,220.00
" Milwaukee,	7s,	1902,	15,000.00	15,000.00	18,300.00
" Minneapolis,	7s,	1901-1902,	11,000.00	11,000.00	13,200.00
" " "	4 <sup>1</sup> / <sub>2</sub> s,	1902,	10,000.00	10,000.00	10,700.00
" " "	4 <sup>1</sup> / <sub>2</sub> s,	1913-1914,	18,000.00	18,000.00	20,520.00
" Kansas City,	4s,	1910,	25,000.00	25,000.00	25,500.00
" " "	8s,	1896-1897,	2,000.00	2,000.00	2,120.00
" New London,	7s,	1896,	40,000.00	40,000.00	41,400.00
" " Water,	7s,	1900,	80,000.00	80,000.00	92,800.00
" " Funding,	7s,	1905,	5,000.00	5,000.00	6,500.00
" " School,	4s,	1920,	63,000.00	63,000.00	68,040.00
" New York, Dock,	7s,	1901,	71,000.00	71,000.00	86,620.00
" Portland, Me.,	6s,	1907,	3,000.00	3,000.00	3,750.00
" Rochester,	7s,	1903,	20,000.00	20,000.00	25,000.00
" Lexington, Ky.,	4s,	1935,	25,000.00	25,000.00	28,000.00
" Columbus,	5s,	1901-1908,	21,000.00	21,000.00	23,100.00
" " "	5s,	1913,	50,000.00	50,000.00	58,500.00
" St. Louis,	6s,	1899,	15,000.00	15,000.00	16,050.00
" " "	6s,	1905,	16,000.00	16,000.00	19,200.00
" South Bend,	6s,	1900-1904,	15,000.00	15,000.00	17,250.00
" St. Paul,	4 <sup>1</sup> / <sub>2</sub> s,	1917-1921,	76,000.00	76,000.00	88,160.00
" " "	5s,	1909-1915,	15,000.00	15,000.00	17,850.00
" " "	7s,	1898-1903,	12,000.00	12,000.00	13,920.00
" Waterbury,	4s,	1910,	30,000.00	30,000.00	31,200.00
" " "	4s,	1919,	10,000.00	10,000.00	10,500.00
" Sioux City,	4 <sup>1</sup> / <sub>2</sub> s,	1908-1913,	68,000.00	68,000.00	73,440.00
" Springfield, Ohio,	5s,	1914-1915,	19,000.00	19,000.00	22,800.00
" Duluth,	5s,	1918-1923,	6,000.00	6,000.00	7,080.00
" " "	6s,	1908,	6,000.00	6,000.00	7,200.00
" Muskegon,	5s,	1907-1909,	20,000.00	20,000.00	22,400.00
" Dayton,	5s,	1903,	25,000.00	25,000.00	27,000.00
" " "	5s,	1915-1918,	65,000.00	65,000.00	74,750.00
" Portland, Or. (E. P.),	6s,	1921,	25,000.00	25,000.00	32,500.00
District of Columbia,	6s,	1902,	13,000.00	13,000.00	15,080.00
" " "	5s,	1899,	20,000.00	20,000.00	21,000.00
Town of Montville,	6s,	1906,	30,000.00	30,000.00	36,900.00
" New Britain,	4s,	1920-1928,	20,000.00	20,000.00	21,800.00
" East Lyme,	4 <sup>1</sup> / <sub>2</sub> s,	1905,	4,000.00	4,000.00	4,320.00
" Naugatuck,	4s,	1907-1912,	25,000.00	25,000.00	26,500.00
" Vernon,	4s,	1922,	50,000.00	50,000.00	54,500.00

## THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONT.			
Town of Wallingford, 4s, 1912-'14, \$	33,000.00	33,000.00	35,310.00
“ Ansonia, 4s, 1912,	15,000.00	15,000.00	16,050.00
“ West Hartford, 4s, 1910,	5,000.00	5,000.00	5,300.00
“ Windsor Locks, 4s, 1922,	25,000.00	25,000.00	27,250.00
“ Bethel, 4s, 1919,	10,000.00	10,000.00	10,800.00
Borough of Norwalk, 4s, 1907,	50,000.00	50,000.00	52,500.00
“ Bristol, 4s, 1920-1925,	20,000.00	20,000.00	21,600.00
“ Willimantic, 4s, 1914,	25,000.00	25,000.00	26,750.00
Sec. N. Sch. Dist., Hartford, 4s, 1924,	6,000.00	6,000.00	6,540.00
Meet'g Ho. “ Greenwich, 4s, 1913,	25,000.00	25,000.00	26,750.00
Totals, . . . . .	\$1,787,000.00	1,787,000.00	2,057,800.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, 6s, 1917, \$	60,000.00	60,000.00	78,000.00
Morris & Essex, 7s, 1914,	90,500.00	90,500.00	128,510.00
N. Y. Central & Hudson River, 4s, 1905,	25,000.00	25,000.00	26,250.00
Central Pacific, 6s, 1896,	20,000.00	20,000.00	20,800.00
Union Pacific, 6s, 1896-9,	40,000.00	40,000.00	42,400.00
N. Y., Providence & Boston, 4s, 1901,	20,000.00	20,000.00	20,800.00
N. Y., N. H. & Hartford, 4s, 1903,	30,000.00	30,000.00	32,100.00
“ “ “ Debent., 4s, 1903,	7,500.00	7,500.00	10,200.00
Greene, 7s, 1902,	25,000.00	25,000.00	29,500.00
Chicago & Southwestern, 7s, 1899,	71,500.00	71,500.00	78,650.00
Iowa Falls & Sioux City, 7s, 1917,	8,000.00	8,000.00	11,040.00
Del. & Hudson Canal Co., Penn. Div., 7s, 1917,	125,000.00	125,000.00	178,750.00
Delaware & Bound Brook, 7s, 1905,	40,000.00	40,000.00	50,000.00
New York & Harlem, 7s, 1900,	31,000.00	31,000.00	35,960.00
Rensselaer & Saratoga, 7s, 1921,	80,000.00	80,000.00	114,000.00
Sunbury & Lewistown, 7s, 1896,	31,000.00	31,000.00	32,240.00
Illinois Central, 5s, 1921,	10,000.00	10,000.00	12,100.00
“ “ “ 6s, 1898,	10,000.00	10,000.00	10,400.00
Buffalo, New York & Erie, 7s, 1916,	78,000.00	78,000.00	106,080.00
N. Y., Lackawanna & Western, 6s, 1921,	90,000.00	90,000.00	119,700.00
Syracuse, Binghamton & N. Y., 7s, 1906,	40,000.00	40,000.00	51,600.00
Cedar Rapids & Missouri River, 7s, 1916,	20,000.00	20,000.00	27,200.00
Chicago & Northwestern:—			
Madison Extension, 7s, 1911,	25,000.00	25,000.00	33,500.00
Escanaba & Lake Superior, 7s, 1801,	10,000.00	10,000.00	11,600.00
Northwestern Union, 7s, 1917,	60,000.00	60,000.00	84,000.00
Chicago & Milwaukee, 7s, 1898,	42,000.00	42,000.00	45,780.00
Des Moines & Minneapolis, 7s, 1907,	5,000.00	5,000.00	6,400.00
Chicago, Milwaukee & St. Paul:—			
Mineral Point, 5s, 1910,	40,000.00	40,000.00	42,800.00
Southwestern Division, 6s, 1909,	10,000.00	10,000.00	12,100.00
Lake Superior “ 5s, 1921,	6,000.00	6,000.00	6,420.00
La Crosse & Davenport, 5s, 1919,	7,000.00	7,000.00	8,120.00
New London Northern, 5s, 1910,	5,000.00	5,000.00	5,900.00



## THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Danbury & Norwalk, 5s, 1920, \$	25,000.00	25,000.00	31,250.00
Pittsburgh, Ft. Wayne & Chicago, 7s, 1912,	6,000.00	6,000.00	7,200.00
Totals, . . . . .	\$ 1,193,500.00	1,193,500.00	1,511,350.00
BANK STOCKS.			
120 shares Commerce, New London, Conn., \$	12,700.00	12,700.00	15,875.00
100 " City, " "	10,000.00	10,000.00	13,000.00
373 " Union, " "	37,300.00	37,300.00	37,300.00
68 " Whaling, " "	1,700.00	1,700.00	2,550.00
366 " Thames, Norwich, " "	36,600.00	36,600.00	51,240.00
30 " Uncas, " "	3,000.00	3,000.00	3,000.00
18 " Middletown, Middletown, " "	1,350.00	1,350.00	1,822.50
145 " North America, New York City,	10,150.00	10,150.00	14,210.00
165 " Metropolitan, " "	330.00	330.00	330.00
27 " Market and Fulton, " "	2,700.00	2,700.00	5,940.00
30 " Seventh, " "	3,000.00	3,000.00	3,600.00
300 " Phenix, " "	6,000.00	6,000.00	6,960.00
556 " Mechanics, " "	13,900.00	13,900.00	26,132.00
15 " Leather Manf., " "	1,500.00	1,500.00	2,625.00
60 " State of New York, " "	6,000.00	6,000.00	6,600.00
44 " Merchants Ex., " "	2,200.00	2,200.00	2,420.00
140 " Commerce, " "	14,000.00	14,000.00	27,300.00
150 " America, " "	15,000.00	15,000.00	31,500.00
134 " Merchants, " "	6,700.00	6,700.00	9,045.00
40 " Corn Exchange, " "	4,000.00	4,000.00	11,400.00
174 " Continental, " "	17,400.00	17,400.00	22,620.00
50 " City, " "	5,000.00	5,000.00	23,000.00
201 " American Exchange, " "	20,100.00	20,100.00	32,160.00
100 " Nassau, " "	5,000.00	5,000.00	8,200.00
80 " Fourth, " "	8,000.00	8,000.00	14,000.00
100 " U. S. Trust Co., " "	10,000.00	10,000.00	95,000.00
42 " City, Albany, N. Y., . . .	4,200.00	4,200.00	4,200.00
Totals, . . . . .	\$ 257,830.00	257,830.00	472,029 50

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,323; total amount, \$1,637,546.83
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	905; total amount, 1,068,341.99
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	490; total amount, 1,722,867.52
4	Number of depositors having over \$10,000,	2; total amount, 20,400.00
5	Total number of depositors, . . . . .	7,720; total deposits, \$4,449,156.34

## THE SAVINGS BANK OF NEW LONDON.— CONTINUED.

## MISCELLANEOUS ITEMS.— CONTINUED.

6	Largest amount due a single depositor, . . . . .	\$10,200.00
7	Number of accounts opened during the year, 1,328; number closed, . . . . .	918.
8	Amount of income received during the year, . . . . .	252,337.48
9	Amount of dividends declared during the year, . . . . .	164,861.24
10	Amount deposited, including interest credited, the past year, . . . . .	954,394.23
11	Amount withdrawn during the year, . . . . .	710,121.51
12	Increase of deposits the past year, . . . . .	244,272.72
13	Amount carried to surplus or profit and loss during the year, . . . . .	76,850.98
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent.; when paid, January and July 1st.	
17	State tax during the past year, . . . . .	10,243.12
18	Total office expenses the past year, including salaries, . . . . .	7,907.25
19	Net amount of income during the year from real estate owned, . . . . .	3,774.91
20	What assets, if any, yielding no income during the year, . . . . .	39,348.92
21	Are all loans upon real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	95,000.00
23	Date of annual meeting for choice of officers, first Tuesday in June.	

OFFICERS.—President, William H. Chapman; Treasurer, Walter Learned; Directors or Trustees, Charles Barns, Robert Coit, Horace Coit, James Hislop, Walter Learned, Frank L. Palmer, William Belcher, Horace C. Learned.



## THE SAVINGS BANK OF ROCKVILLE.

L. BISSELL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$937,307.00	Whole Amt. of Deposits, \$1,450,343.95
Loans on Collateral Security, 67,440.00	Surplus Account, . . . 50,000.00
Loans on Personal Sec'y only, 74,561.28	Interest Account, . . . 31,135.18
Town, City, and Corp. Bonds, 96,500.00	
Railroad Bonds, . . . 26,000.00	
Bank Stocks in Connecticut, 171,790.00	
Bank Stocks in other States, 82,300.00	
Real Estate by Foreclosure, 4,965.63	
Fixtures, . . . . . 3,462.21	
Premium Account, . . . 32,282.46	
Cash in Bank, . . . . . 28,615.86	
Cash on hand, . . . . . 6,254.69	
Total Assets, . . . \$1,531,479.13	Total Liabilities, . . \$1,531,479.13

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Middletown City School District, 5s, 1904, \$	5,000.00	5,000.00	5,000.00
" " " " 5s, 1905,	5,000.00	5,000.00	5,000.00
" " " " 5s, 1906,	5,000.00	5,000.00	5,000.00
" " " " 5s, 1907,	5,000.00	5,000.00	5,000.00
" " " " 5s, 1908,	5,000.00	5,000.00	5,000.00
Springfield, Ill., City, Funding, 5s, 1901,	2,500.00	2,500.00	2,500.00
Hartford, Capitol, 6s, 1897,	2,000.00	2,000.00	2,000.00
City of Denver, Col., Sewer, 6s, 1901,	10,000.00	10,000.00	10,000.00
" Denver, Col., Paving, 6s, 1901,	10,000.00	10,000.00	10,000.00
" Omaha, Neb., Paving, 4s, 1910,	10,000.00	10,000.00	10,500.00
" Columbus, Ohio, Sewer, 4s, 1910,	10,000.00	10,000.00	10,125.00
" Minneapolis, Minn., 4s, 1917,	20,000.00	20,000.00	20,600.00
" Dayton, Ohio, School, 5s, 1907,	4,000.00	4,000.00	4,360.00
" Louisville, Ky., Water, 6s, 1897,	3,000.00	3,000.00	3,120.00
Totals, . . . . . \$	96,500.00	96,500.00	98,205.00
RAILROAD BONDS.			
Norwich & Worcester, 6s, 1897, \$	3,000.00	3,000.00	3,000.00
Chicago, Milwaukee & St. Paul:—			
Dubuque Division, first mortgage, 6s, 1920,	10,000.00	10,000.00	11,000.00
Southwest Division, first mortgage, 6s, 1909,	10,000.00	10,000.00	11,000.00
Illinois Central, Springfield Division, 6s, 1898,	3,000.00	3,000.00	3,000.00
Totals, . . . . . \$	26,000.00	26,000.00	28,000.00

## THE SAVINGS BANK OF ROCKVILLE.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.						
410	shares	First National,	Rockville, \$	41,000.00	41,000.00	45,100.00
147	"	Rockville National,	"	14,700.00	14,700.00	15,435.00
81	"	Ætna	Hartford,	8,100.00	8,100.00	11,745.00
491	"	American	"	24,550.00	24,550.00	34,370.00
40	"	City,	"	4,000.00	4,000.00	4,000.00
20	"	Farmers and Mechanics,	"	2,000.00	2,000.00	2,280.00
158	"	First National,	"	15,800.00	15,800.00	17,380.00
108	"	Hartford National,	"	10,800.00	10,800.00	15,120.00
200	"	Mercantile	"	20,000.00	19,960.00	16,000.00
78	"	National Exchange,	"	3,900.00	3,900.00	5,070.00
1	"	Charter Oak National,	"	100.00	100.00	90.00
122	"	Phoenix National,	"	12,200.00	12,200.00	14,030.00
2	"	State Bank,	"	200.00	180.00	200.00
95	"	Conn. Trust & Safe Dep. Co.,	"	9,500.00	9,500.00	15,200.00
5	"	First National,	Meriden,	500.00	500.00	500.00
30	"	Home,	"	3,000.00	3,000.00	3,750.00
15	"	Second,	Norwich,	1,500.00	1,500.00	1,500.00
100	"	Continental,	New York,	10,000.00	10,000.00	12,500.00
300	"	Merchants,	"	15,000.00	15,000.00	20,100.00
25	"	National Bank of Commerce	"	2,500.00	2,500.00	4,750.00
100	"	Western,	"	10,000.00	10,000.00	11,200.00
50	"	Central,	"	5,000.00	5,000.00	6,000.00
134	"	Shoe and Leather,	"	13,400.00	13,400.00	12,596.00
100	"	Ninth,	"	10,000.00	10,000.00	12,000.00
100	"	American Exchange,	"	10,000.00	10,000.00	16,100.00
256	"	National Broadway,	"	6,400.00	6,400.00	15,808.00
Totals,				\$ 254,150.00	254,090.00	312,824.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,776; total amount,	\$811,866.86
2	Number of depositors having \$1,000 and not over \$2,000,	242; total amount,	321,722.80
3	Number of depositors having over \$2,000 and not over \$10,000,	109; total amount,	316,754.29
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,127; total deposits,	\$1,450,343.95
6	Largest amount due a single depositor,		9,891.28
7	Number of accounts opened during the year, 603; number closed, 353.		
8	Amount of income received during the year,		72,987.41
9	Amount of dividends declared during the year,		55,603.79
10	Amount deposited, including interest credited, the past year,		382,604.03
11	Amount withdrawn during the year,		280,669.53
12	Increase of deposits the past year,		101,934.50

## THE SAVINGS BANK OF ROCKVILLE.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

13	Amount carried to surplus or profit and loss during the year, . . . . .	None.
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, $4\frac{1}{4}$ per cent.; when paid, October $2\frac{1}{2}$ per cent., April 2 per cent.	
17	State tax during the past year, . . . . .	\$3,271.78
18	Total office expenses the past year, including salaries, . . . . .	4,493.09
19	Net amount of income during the year from real estate owned, . . . . .	59.50
20	What assets, if any, yielding no income during the year, . . . . .	23,500.00
21	Are all loans on real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	70,000.00
23	Date of annual meeting for choice of officers, third Tuesday in July.	

OFFICERS.—President, B. H. Bill; Treasurer, L. Bissell; Directors or Trustees, B. H. Bill, Geo. Talcott, Wm. Butler, E. I. Smith, H. L. James, A. R. Goodrich, L. Bissell, F. L. Dickinson, J. C. Hammond, Jr., Geo. Sykes, E. L. Heath.

## SAVINGS BANK OF STAFFORD SPRINGS.

ALVARADO HOWARD, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$192,525.95	Whole Amount of Deposits, \$432,946.19
Loans on Collateral Sec'y, . . 52,432.66	Surplus Account, . . 13,000.00
Loans on Personal Sec'y only, 51,490.03	Interest Account, . . 8,893.98
United States Bonds, . . 300.00	
Town, City, and Corp. Bonds, 27,717.99	
Town, City, and Borough	
Notes and Orders, . . 7,000.00	
School Dist. Notes and Orders, 12,000.00	
Railroad Bonds, . . 20,000.00	
Bank Stocks in Connecticut, 34,300.00	
Bank Stocks in other States, 7,950.00	
Real Estate by Foreclosure, 8,450.00	
Banking House, Safes, and	
Fixtures, . . 2,500.00	
Insurance Account, . . 376.19	
Premium Account, . . 13,800.00	
Cash in Bank, . . 15,722.99	
Cash on hand, . . 9,274.36	
Total Assets, . . \$454,840.17	Total Liabilities, . . \$454,840.17

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Coupon, . . . . \$	300.00	300.00	333.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Stafford Springs, . . . \$	6,000.00	6,000.00	6,000.00
Tolland County, . . . . .	1,000.00	1,000.00	1,000.00
Totals, . . . . . \$	7,000.00	7,000.00	7,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
School District, No. 2, Stafford, . . \$	12,000.00	12,000.00	12,000.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Sioux City, Iowa, 6s, 1896, \$	1,200.00	1,200.00	1,212.00
" " " 6s, 1897, . . . . .	800.00	800.00	812.00
" " " 6s, 1900, . . . . .	500.00	500.00	525.00
" " " 6s, 1902, . . . . .	500.00	500.00	535.00
" Omaha, Neb., 5s, 1896-1898, . . . . .	5,000.00	5,000.00	5,250.00



## SAVINGS BANK OF STAFFORD SPRINGS.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONTINUED.				
City of Cincinnati, Ohio,	7s, 1908,	\$ 5,000.00	5,000.00	6,500.00
" " "	5s, 1896-1898,	717.99	717.99	745.00
" Columbus, "	5s, 1900,	1,000.00	1,000.00	1,050.00
" " "	4½s, 1902,	5,000.00	5,000.00	5,250.00
" " "	6s, 1906,	3,000.00	3,000.00	3,150.00
" " "	4s, 1908,	1,000.00	1,000.00	1,000.00
" " "	4s, 1910,	1,000.00	1,000.00	1,000.00
" Toledo, "	4½s, 1912,	1,000.00	1,000.00	1,050.00
" " "	4½s, 1910,	1,000.00	1,000.00	1,040.00
" Norwich, Conn.,	5s, 1908,	1,000.00	1,000.00	1,130.00
Totals,		\$ 27,717.99	27,717.99	30,249.00
RAILROAD BONDS.				
Louisiana & Mo. R., Gtd. by C. & A.,	7s, 1900,	\$ 10,000.00	10,000.00	11,200.00
Northwest. Union, Gtd. by C. & N. W.,	7s, 1917,	10,000.00	10,000.00	14,000.00
Totals,		\$ 20,000.00	20,000.00	27,200.00
BANK STOCKS.				
35 shares First National, Stafford Springs,		\$ 3,500.00	3,500.00	3,850.00
50 " Second " " " "	Norwich,	5,000.00	5,000.00	5,500.00
50 " Thames " " " "	" "	5,000.00	5,000.00	7,500.00
50 " Mercantile " " " "	Hartford,	5,000.00	5,000.00	4,250.00
57 " First " " " "	" "	5,700.00	5,700.00	6,384.00
82 " American " " " "	" "	4,100.00	4,100.00	5,740.00
60 " City, " " " "	" "	6,000.00	6,000.00	6,300.00
50 " Am. Ex. " " " "	New York,	5,000.00	5,000.00	8,100.00
15 " Western " " " "	" "	1,500.00	1,500.00	1,650.00
33 " Metrop'tan " N. Y., 65 per cent. pd.,		1,155.00	450.00	150.00
10 " Union Square, " " " "		1,000.00	1,000.00	2,000.00
Totals,		\$ 42,955.00	42,250.00	51,424.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,427; total amount,	\$258,773.31
2	Number of depositors having \$1,000 and not over \$2,000,	81; total amount,	104,161.08
3	Number of depositors having over \$2,000 and not over \$10,000,	27; total amount,	70,011.80
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,535; total deposits,	\$432,946.19



## SAVINGS BANK OF STAFFORD SPRINGS.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor, . . . . .	\$4,611.85
7	Number of accounts opened during the year, 171; number closed, 138.	
8	Amount of income received during the year, . . . . .	20,796.65
9	Amount of dividends declared during the year, . . . . .	16,485.41
10	Amount deposited, including interest credited the past year, . . . . .	159,861.54
11	Amount withdrawn during the year, . . . . .	165,523.66
12	Decrease of deposits the past year, . . . . .	5,662.12
13	Amount carried to surplus or profit and loss during the year, . . . . .	None.
14	Amount of paper past due, . . . . .	10,400.00
15	Amount of paper charged off the past year, . . . . .	1,000.00
16	Rate of dividend the last year, 4 per cent.; when paid, Oct. 1, 1894, April 1, 1895.	
17	State tax during the past year, . . . . .	918.51
18	Total office expenses the past year, including salaries, . . . . .	1,975.02
19	Net amount of income during the year from real estate owned, . . . . .	328.68
20	What assets, if any, yielding no income during the year, . . . . .	19,750.00
21	Are all loans upon real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	35,000.00
23	Date of annual meeting for choice of officers, second Wednesday in July.	

OFFICERS. — President, Chas. Warren; Treasurer, Alvarado Howard; Directors or Trustees, Robbins Patten, Lucian Holt, Orrin Converse, G. W. Page, M. H. Kinney, Andrew Whiton, Luman Orcutt, F. F. Patten, E. K. Taft, A. Howard.

## THE SAVINGS BANK OF TOLLAND.

FRANK T. NEWCOMB, Treasurer.

INCORPORATED, 1841.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$87,636.50	Whole Amount of Deposits, \$170,761.43	
Loans on Collateral Security, . . .	30,193.11	Surplus Account, . . .	4,700.00
Loans on Personal Sec'y only, . . .	33,085.39	Interest Account, . . .	2,487.63
Town, City, and Borough		Profit and Loss Account, . .	673.60
Notes and Orders, . . .	9,013.62	Due Banks, . . .	1,223.63
School Dist. Notes and Orders, . .	110.00		
Bank Stocks in Connecticut, . . .	13,600.00		
Bank Stocks in other States, . . .	2,000.00		
Banking House, . . .	1,000.00		
Tax Account, . . .	136.85		
Expense Account, . . .	445.32		
Cash in Bank, . . .	1,760.20		
Cash on hand, . . .	865.30		
Total Assets, . . .	\$179,846.29	Total Liabilities, . . .	\$179,846.29

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Tolland County, . . . . . \$	5,500.00	5,500.00	5,500.00
Town of Tolland, . . . . .	1,500.00	1,500.00	1,500.00
Bolton, . . . . .	1,288.62	1,288.62	1,288.62
Andover, . . . . .	725.00	725.00	725.00
Totals, . . . . . \$	9,013.62	9,013.62	9,013.62
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District, Tolland, . . . \$	110.00	110.00	110.00
BANK STOCKS.			
70 shares Rockville National, Rockville, \$	7,000.00	7,000.00	7,350.00
49 " First Nat. of Rockville, "	4,900.00	4,900.00	5,390.00
20 " Nat. Shoe & Leather, New York,	2,000.00	2,000.00	2,100.00
13 " Hartford Trust Co., Hartford,	1,300.00	1,300.00	1,820.00
4 " Phoenix National, "	400.00	400.00	500.00
Totals, . . . . . \$	15,600.00	15,600.00	17,160.00

## THE SAVINGS BANK OF TOLLAND.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	474; total amount,	\$72,272.78
2	Number of depositors having \$1,000 and not over \$2,000,	36; total amount,	48,748.71
3	Number of depositors having over \$2,000 and not over \$10,000,	18; total amount,	49,739.94
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	528; total deposits,	\$170,761.43
6	Largest amount due a single depositor,		4,620.77
7	Number of accounts opened during the year, 68; number closed, 34.		
8	Amount of income received during the year,		9,663.26
9	Amount of dividends declared during the year,		6,762.13
10	Amount deposited, including interest credited, the past year,		307,909.01
11	Amount withdrawn during the year,		298,171.63
12	Increase of deposits the past year,		9,737.38
13	Amount carried to surplus during the year,		700.00
14	Amount of paper past due,		535.58
15	Amount of paper charged off the past year, premium and assessment on bank stock,		943.00
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, January 1st and July 1st.		
17	State tax during the past year,		273.71
18	Total office expenses the past year, including salaries,		1,464.30
19	Net amount of income during the year from real estate owned, no real estate.		
20	What assets, if any, yielding no income during the year, 20 shares National Shoe and Leather Bank, New York.		
21	Are all loans on real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		6,570.00
23	Date of annual meeting for choice of officers, fourth Monday in June.		

OFFICERS.—President, Charles Underwood; Treasurer, Frank T. Newcomb; Directors or Trustees, Charles Underwood, Nathan Pierson, Edmund Joslyn, Joseph P. Root, William D. Holman.

## SHELTON SAVINGS BANK.

J. TOMLINSON, Treasurer.

INCORPORATED, 1893.

## STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$28,500.00	Whole Amt. of Deposits, . . .	\$45,434.00
Loans on Collateral Security, . . .	3,500.00	Surplus Account, } July 1st,	93.00
Loans on Personal Sec'y only, . . .	1,450.00	Interest Account, }	25.87
Town, City, and Borough Notes and Orders, . . .	7,611.42		
School Dist. Notes and Orders, . . .	1,000.00		
Expense Account, July 1- Oct. 1, . . .	32.57		
Cash on hand, . . .	3,458.88		
Total Assets, . . .	\$45,552.87	Total Liabilities, . . .	\$45,552.87

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Huntington, . . . . . \$	7,611.42	7,611.42	7,611.42
SCHOOL DISTRICT NOTES AND ORDERS.			
Ferry District, . . . . .	1,000.00	1,000.00	1,000.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	190; total amount,	\$27,280.06
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	11; total amount,	14,031.00
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	2; total amount,	4,122.94
4	Number of depositors having over \$10,000, . . . . .	0; total amount,	0
5	Total number of depositors, . . . . .	203; total deposits,	\$45,434.00
6	Largest amount due a single depositor, . . . . .		2,100.00
7	Number of accounts opened during the year, 89; number closed, 25.		
8	Amount of income received during the year, . . . . .		1,585.04
9	Amount of dividends declared during the year, . . . . .		1,422.06
10	Amount deposited, including interest credited the past year, . . . . .		27,769.12
11	Amount withdrawn during the year, . . . . .		8,914.73
12	Increase of deposits the past year, . . . . .		18,854.39
13	Amount carried to surplus or profit and loss during the year, . . . . .		76.00
14	Amount of paper past due, . . . . .		None.
15	Amount of paper charged off the past year, . . . . .		None.

## SHELTON SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

16	Rate of dividend the last year, 5 and $4\frac{1}{2}$ per cent. when paid, January 1st and July 1st.	
17	State tax during the past year, . . . . .	None.
18	Total office expenses the past year, including salaries, . . . .	\$60.07
19	Net amount of income during the year from real estate owned, . .	None.
20	What assets, if any, yielding no income during the year, . . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	3,500.00
23	Date of annual meeting for choice of officers, Jan. 21, 1895. . . .	

OFFICERS.—President, Watson J. Miller; Treasurer, J. Tomlinson; Directors or Trustees, Frederick G. Perry, Henry N. Beardsley, Thomas H. Newcomb, Wesley L. Clarke, Gould A. Shelton, Henry Berry, Aaron R. Smith.



## SOCIETY FOR SAVINGS, HARTFORD.

A. E. HART, Treasurer.

INCORPORATED, 1819.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$3,871,410.00	Whole Amt. of Deposits, \$16,079,434.60
Loans on Collateral Security, 518,306.00	Surplus Account, . . 641,272.39
Loans on Personal Sec'y only, 34,000.00	Interest Account, . . 268,429.41
United States Bonds, . . 399,000.00	Rent Account, . . . 217.83
State Bonds, . . . 505,335.63	
Town, City, and Corp. Bds., 5,689,492.50	
School District Notes, . . 56,200.00	
Railroad Bonds, . . . 4,959,781.25	
Railroad Stocks, . . . 40,800.00	
Bank Stocks in Connecticut, 225,693.00	
Bank Stocks in other States, 18,620.00	
Real Estate by Foreclosure, 58,721.27	
Banking House, . . . 75,000.00	
Tax Account, . . . 17,974.28	
Salary Account, . . . 8,540.00	
Expense Account, . . . 1,589.80	
Premium Account, . . . 32,508.75	
Profit and Loss Account, . . 1,263.25	
Suspense Account, . . . 391.58	
Cash in Bank, . . . 370,951.08	
Cash on hand, . . . 103,775.84	
Total Assets, . . \$16,989,354.23	Total Liabilities, \$16,989,354.23

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Currency Sixes, 1895-1899, . . . . \$	199,000.00	199,000.00	212,460.00
Loan of 1904, . . . . .	200,000.00	200,000.00	232,000.00
Totals, . . . . .	\$ 399,000.00	399,000.00	444,460.00
STATE BONDS.			
Connecticut 3-per-cents., 1910, . . . \$	500,000.00	500,000.00	500,000.00
Washington, . . . . .	5,335.63	5,335.63	5,335.63
Totals, . . . . .	\$ 505,335.63	505,335.63	505,335.63

## SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES.						
Arsenal	School, Hartford,	.	.	\$ 43,000.00	43,000.00	43,000.00
Gravel Hill	"	"	.	500.00	500.00	500.00
Windsor	"	Windsor,	.	12,700.00	12,700.00	12,700.00
Totals,	.	.	.	\$ 56,200.00	56,200.00	56,200.00
RAILROAD STOCKS.						
New York,	New Haven & Hartford,	.	.	\$ 40,800.00	40,800.00	75,480.00
TOWN BONDS.						
Hartford, Conn.	Valley R. R.,	4½s,	1905,	153,000.00	153,000.00	165,240.00
"	"	Western,	3s,	75,000.00	69,992.50	71,250.00
Meriden,		4½s,	1900-12,	80,000.00	80,000.00	85,600.00
New Hartford,		4s,	1901,	36,000.00	36,000.00	36,360.00
New Haven, Air Line R. R.,		3½s,	1911-21,	150,000.00	150,000.00	150,000.00
New Britain,		4s,	1911,	100,000.00	100,000.00	103,000.00
"		4s,	1924,	20,000.00	20,000.00	21,000.00
Middletown,		3 <sup>65</sup> / <sub>100</sub> s,	1909,	100,000.00	100,000.00	100,000.00
"		4s,	1910,	50,000.00	50,000.00	51,500.00
Enfield,		4s,	1909,	50,000.00	50,000.00	50,500.00
Essex,		4s,	1911,	13,000.00	13,000.00	13,260.00
Stamford,		4s,	1924,	30,000.00	30,000.00	31,500.00
CITY BONDS.						
Hartford, Water,		6s,	1899,	28,000.00	27,230.00	30,520.00
"	Capitol,	6s,	1897,	7,000.00	7,000.00	7,280.00
New Haven, Sewerage,		7s,	1901,	75,000.00	75,000.00	88,500.00
"	Municipal,	4s,	1897,	13,000.00	13,000.00	13,130.00
"	Sewer,	3½s,	1903-08,	55,000.00	55,000.00	55,000.00
New Britain,	"	4s,	1899,	5,000.00	5,000.00	5,050.00
Boston,	Water,	5s,	1905,	40,000.00	40,000.00	45,200.00
"	"	5s,	1906,	25,000.00	25,000.00	28,500.00
"	Park,	3½s,	1920,	50,000.00	50,000.00	50,500.00
Cambridge,	Bridge,	4s,	1918,	60,000.00	60,000.00	64,800.00
Gloucester,	Sinking Fund,	4s,	1908,	50,000.00	50,000.00	52,000.00
Waltham,	Street Extens'n,	4s,	1898,	42,000.00	42,000.00	42,000.00
Portland,		4s,	1912,	90,000.00	90,000.00	93,600.00
"		6s,	1896-97,	5,000.00	5,000.00	5,150.00
Providence,	Water,	5s,	1906,	50,000.00	50,000.00	57,000.00
"	Sewer,	4s,	1921,	50,000.00	50,000.00	55,000.00
Paterson,	City Hall,	5s,	1897-1903,	50,000.00	50,000.00	52,500.00
"	Sewer,		1903-05,	25,000.00	25,000.00	27,250.00
"	City Hall,		1919-21,	25,000.00	25,000.00	30,000.00
"		4½s,	1900-09,	50,000.00	50,000.00	53,000.00
Newark,	Street Impt.,	6s,	1909,	30,000.00	30,000.00	36,000.00
"	Corporate,	6s,	1908,	20,000.00	20,000.00	24,000.00
"	Water,	4s,	1922,	25,000.00	25,000.00	25,500.00

## SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS.—CONTINUED.							
Trenton,	Improvement,	5s,	1896,	\$	26,000.00	26,000.00	26,190.00
"	Improvement,	5s,	1898,	.	7,000.00	7,000.00	7,140.00
"	"	5s,	1901,	.	60,000.00	60,000.00	63,600.00
"	Street,	5s,	1903,	.	20,000.00	20,000.00	21,800.00
"	Refunding,	4s,	1903,	.	30,000.00	30,000.00	30,600.00
"	Paving,	4s,	1900,	.	6,000.00	6,000.00	6,060.00
"	School House,	4s,	1911,	.	22,000.00	22,000.00	22,660.00
"	Floating Debt,	4s,	1911,	.	42,000.00	42,000.00	43,260.00
Scranton,	Municip. Bldg.,	4s,	1905-10,	.	50,000.00	49,750.00	51,500.00
"	Improvement,	4½s,	1916,	.	20,000.00	20,000.00	22,000.00
"	Bridge,	4½s,	1919,	.	30,000.00	30,000.00	33,600.00
Buffalo,	City Hall,	7s,	1903,	.	50,000.00	50,000.00	62,500.00
Dayton,	Police,	5s,	1897-1903,	.	25,000.00	25,000.00	26,000.00
"	Paving,	4½s,	1895-98,	.	21,000.00	21,000.00	21,420.00
"	Funded Debt,	4½s,	1895-98,	.	7,000.00	7,000.00	7,140.00
"	Water Imp.,	4½s,	1896-1905,	.	32,000.00	32,000.00	32,640.00
"	Wolf Cr. Imp.,	4s,	1901-1902,	.	14,000.00	14,000.00	14,000.00
"	Water,	4s,	1896-1906,	.	41,000.00	39,900.00	41,000.00
"	Sewer,	4s,	1896-1903,	.	8,000.00	7,560.00	8,000.00
Cincinnati,	Gold,	6s,	1906,	.	50,000.00	50,000.00	60,000.00
"	Water & Univ.,	7s,	1897,	.	34,000.00	34,000.00	36,040.00
"	Hospital,	7 <sup>3</sup> / <sub>10</sub> s,	1897,	.	100,000.00	100,000.00	106,000.00
Columbus,	Street Imp.,	6s,	1896,	.	2,000.00	2,000.00	2,000.00
"	"	6s,	1907,	.	8,000.00	8,000.00	8,400.00
"	Water,	5s,	1910,	.	7,000.00	7,000.00	7,840.00
"	Fire Dpt.,	5s,	1910,	.	8,000.00	8,000.00	8,960.00
"	Sewer,	5s,	1910,	.	10,000.00	10,000.00	11,200.00
"	"	5s,	1911,	.	25,000.00	25,000.00	28,000.00
"	Viaduct,	4½s,	1902-09,	.	105,000.00	105,000.00	110,250.00
"	Market,	4s,	1908,	.	9,000.00	9,000.00	9,090.00
"	Sewer,	4s,	1908,	.	5,000.00	5,000.00	5,050.00
"	City Hall,	4s,	1909,	.	60,000.00	60,000.00	60,600.00
Cleveland, O.,	Construct'n,	6s,	1896,	.	14,000.00	14,000.00	14,140.00
"	Viaduct,	6s,	1897-98,	.	55,000.00	55,000.00	58,300.00
"	F'nd'd Debt,	5s,	1901,	.	100,000.00	100,000.00	107,000.00
"	"	4s,	1898,	.	25,000.00	25,000.00	25,250.00
"	Water,	3 <sup>65</sup> / <sub>100</sub> s,	1902,	.	8,000.00	7,810.00	8,000.00
Toledo,	"	5s,	1903,	.	60,000.00	60,000.00	64,200.00
"	Street Imp.,	5s,	1911,	.	40,000.00	40,000.00	44,800.00
Youngstown, O.,	Sewer,	5s,	1898-1901,	.	14,000.00	14,000.00	14,560.00
Springfield,	Bridge,	5s,	1898-99,	.	20,000.00	20,000.00	20,800.00
G. Rapids, Mich.,	School,	5s,	1899,	.	10,000.00	10,000.00	10,400.00
"	Water,	4½s,	1912,	.	25,000.00	25,000.00	27,500.00
Muskegon,	Brdg. & S.,	5s,	1906-10,	.	18,500.00	18,500.00	19,425.00
Jackson,	Water,	5s,	1902,	.	10,000.00	10,000.00	10,600.00
Saginaw,	City Hall,	4½s,	1902-05,	.	30,000.00	30,000.00	31,500.00
Detroit,	Water,	6s,	1906,	.	7,000.00	7,000.00	8,540.00
"	Pub. Imp.,	3 <sup>65</sup> / <sub>100</sub> s,	1918,	.	75,000.00	75,000.00	76,500.00
"	Boulevard,	4s,	1921,	.	25,000.00	25,000.00	27,250.00
Chicago, Ill.,	Bridewell,	7s,	1899,	.	10,000.00	10,000.00	11,100.00



## SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY, BONDS.—CONTINUED.						
Chicago, Ill.,	Municipal,	4s,	1901, . \$	10,000.00	10,000.00	10,100.00
"	"	Exposit'n,	4s, 1921, .	100,000.00	100,000.00	102,000.00
Kansas City, Mo.,	City Hall,	4s,	1910, .	100,000.00	100,000.00	102,000.00
St. Louis,	"	Renewal,	6s, 1899, .	1,000.00	1,000.00	1,090.00
"	"	"	5s, 1900, .	24,000.00	24,000.00	25,440.00
"	"	"	4s, 1908, .	150,000.00	150,000.00	157,500.00
"	"	"	4s, 1918, .	75,000.00	75,000.00	81,000.00
"	"	"	4s, 1912, .	200,000.00	200,000.00	212,000.00
Terre Haute, Ind.,	Funding,	4½s,	1900-05,	50,000.00	50,000.00	52,500.00
Fort Wayne,	"	Water,	6s, 1900, .	30,000.00	30,000.00	33,000.00
"	"	"	5s, 1899, .	15,000.00	15,000.00	15,600.00
"	"	Funding,	4½s, 1913, .	60,000.00	60,000.00	66,000.00
Minneapolis, Minn.,	City Hall,	4½s,	1917, .	50,000.00	50,000.00	56,500.00
"	"	"	4s, 1919, .	100,000.00	100,000.00	106,000.00
St. Paul,	"	Bridge,	5s, 1915, .	100,000.00	100,000.00	119,000.00
Stillwater,	"	Imp.,	5s, 1911, .	10,000.00	10,000.00	11,000.00
Denver,	Col.,	"	4s, 1904, .	50,000.00	49,750.00	50,000.00
"	"	"	5s, 1906, .	50,000.00	50,000.00	54,000.00
Milwaukee,	City Hall,	5s,	1896-1901,	60,000.00	60,000.00	61,800.00
"	"	Viaduct,	5s, 1896-1901,	15,000.00	15,000.00	15,450.00
"	"	Bridge, etc.,	5s, 1897-98,	50,000.00	50,000.00	51,500.00
"	"	Bridge,	5s, 1897-1901,	30,000.00	30,000.00	31,200.00
"	"	School Bdg. & S.,	5s, 1898-1903,	30,000.00	30,000.00	31,500.00
La Crosse,	School & Wat.,	5s,	1912-13,	24,000.00	24,000.00	25,680.00
"	"	Water,	5s, 1915, .	50,000.00	50,000.00	54,500.00
Racine,	Paving & Imp.,	5s,	1914, .	50,000.00	50,000.00	54,000.00
Louisville,	Park,	4s,	1930, .	100,000.00	99,500.00	105,000.00
"	"	Funding,	5s, 1911, .	60,000.00	60,000.00	69,000.00
Lexington,	"	4½s,	1932, .	15,000.00	15,000.00	16,350.00
Duluth,	"	6s,	1896, .	25,000.00	25,000.00	25,250.00
Omaha,	Sewer,	5s,	1908, .	7,000.00	7,000.00	7,700.00
"	"	& Library,	5s, 1912, .	43,000.00	43,000.00	48,160.00
"	"	City Hall,	5s, 1912, .	25,000.00	25,000.00	28,000.00
"	"	Paving,	5s, 1913, .	25,000.00	25,000.00	28,000.00
Portland,	Bridge,	5s,	1922, .	50,000.00	50,000.00	56,000.00
"	"	City Hall,	5s, 1922, .	50,000.00	50,000.00	56,000.00
Los Angeles,	Police,	4½s,	1896-1920,	25,000.00	25,000.00	26,250.00
SCHOOL BONDS.						
South School,	Hartford,	4s,	1925, . \$	200,000.00	200,000.00	202,000.00
Second North,	"	4s,	1924, .	50,000.00	50,000.00	50,500.00
West Middle,	"	3½s,	1912, .	100,000.00	100,000.00	100,000.00
Middletown,	Middletown,	5s,	1895-1903,	29,500.00	29,500.00	30,975.00
New Haven,	New Haven,	4s,	1909, .	10,000.00	10,000.00	10,200.00
New London,	New Lond'n,	4s,	1919, .	21,000.00	21,000.00	21,420.00
Central,	Wallingf'd,	4s,	1904, .	36,000.00	36,000.00	36,000.00

## SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
<b>BOROUGH BONDS.</b>			
Norwalk, 4s, 1927, . \$	40,000.00	40,000.00	40,800.00
Wallingford, 4s, 1912, .	10,000.00	10,000.00	10,100.00
Willimantic, 4s, 1904-14,	35,000.00	35,000.00	35,350.00
<b>DOCK BONDS.</b>			
Atlantic Dock, Brooklyn, 5s, 1901, .	50,000.00	50,000.00	52,500.00
Totals, . . . . . \$	5,690,432.00	5,689,492.50	6,031,010.00
<b>RAILROAD BONDS.</b>			
Pittsburgh, Ft. Wayne & Chicago, 7s, 1912, \$	45,000.00	45,000.00	63,000.00
Cleveland & Mahoning Valley, 5s, 1938,	100,000.00	100,000.00	118,000.00
Sharon, 4½s, 1919,	50,000.00	50,000.00	52,500.00
Delaware & Hudson Canal, 7s, 1917,	125,000.00	125,000.00	177,500.00
Rensselaer & Saratoga, 7s, 1921,	46,000.00	46,000.00	65,320.00
United New Jersey, 4s, 1929,	100,000.00	100,000.00	112,000.00
" " 4s, 1944,	150,000.00	150,000.00	172,500.00
Syracuse, Binghamton & N. Y., 7s, 1906,	100,000.00	100,000.00	130,000.00
N. Y., Lackawanna & Western, 6s, 1921,	100,000.00	100,000.00	135,000.00
Morris & Essex, 7s, 1914,	101,000.00	101,000.00	144,430.00
Bald Eagle Valley, 6s, 1910,	25,000.00	25,000.00	27,500.00
Sunbury & Lewistown, 7s, 1896,	60,000.00	60,000.00	61,800.00
New York & Long Branch, 5s, 1931,	50,000.00	50,000.00	56,000.00
Pittsb'h, McKeesp't & Youghiog., 6s, 1932,	150,000.00	150,000.00	195,000.00
Elmira & Williamsport, 6s, 1910,	40,000.00	40,000.00	47,200.00
Shamokin Valley & Pottsville, 7s, 1901,	24,000.00	24,000.00	27,600.00
Buffalo, New York & Erie, 7s, 1916,	25,000.00	25,000.00	34,250.00
McKeesport & Belle Vernon, 6s, 1918,	25,000.00	25,000.00	31,250.00
Central Ohio, 4½s, 1930,	100,000.00	100,000.00	105,000.00
Little Miami, 5s, 1912,	50,000.00	50,000.00	56,000.00
Illinois Central, Springfield Div., 6s, 1898,	250,000.00	250,000.00	262,500.00
" " Midland " 5s, 1921,	30,000.00	30,000.00	34,500.00
" " Western " 4s, 1951,	50,000.00	50,000.00	51,500.00
Terre Haute & Indianapolis, 5s, 1925,	250,000.00	250,000.00	275,000.00
Cincinnati, Hamilton & Dayton, 6s, 1905,	28,000.00	28,000.00	32,200.00
" " " 7s, 1905,	24,000.00	24,000.00	29,520.00
Cleveland & Mahoning, 7s, 1896,	25,000.00	25,000.00	25,750.00
Chicago, Rock Island & Pacific, 6s, 1917,	250,000.00	250,000.00	325,000.00
Chicago & Southwestern, 7s, 1899,	122,500.00	122,500.00	137,200.00
Chicago, Burlington & Quincy, 5s, 1919,	20,000.00	20,000.00	21,600.00
St. Louis, Jacksonv'le & Chicago, 7s, 1898,	11,000.00	11,000.00	11,880.00
St. Paul & Northern Pacific, 6s, 1923,	10,000.00	10,000.00	12,000.00
Illinois Central, 3½s, 1951,	50,000.00	45,750.00	51,500.00
Chicago, Milwaukee & St. Paul:—			
Southwestern Division, 6s, 1909,	125,000.00	125,000.00	147,500.00
Southern Minnesota, 6s, 1910,	10,000.00	10,000.00	11,300.00
Dubuque, 6s, 1920,	21,000.00	21,000.00	25,200.00



## SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago, Milwaukee & St. Paul:—			
Mineral Point, 5s, 1910, \$	50,000.00	48,531.25	53,000.00
LaCrosse & Davenport, 5s, 1919,	13,000.00	13,000.00	14,300.00
Wisconsin Valley, 7s, 1909,	50,000.00	50,000.00	61,500.00
Chic. & Northw'n, Madison Ex., 7s, 1911,	20,000.00	20,000.00	26,400.00
Chicago & Milwaukee, 7s, 1898,	177,000.00	177,000.00	194,700.00
Northwestern Union, 7s, 1917,	100,000.00	100,000.00	140,000.00
Milwaukee & Madison, 6s, 1905,	50,000.00	50,000.00	57,500.00
Chicago & Tomah, 6s, 1905,	100,000.00	100,000.00	115,000.00
Des Moines & Minneapolis, 7s, 1907,	24,000.00	24,000.00	28,800.00
Atchison, Topeka & St. Fe, 1st, 4s, 1989,	185,000.00	148,000.00	122,840.00
" " " 2d A, 4s, 1989,	50,000.00	27,000.00	17,000.00
Pacific of Missouri, 4s, 1938,	50,000.00	50,000.00	52,500.00
Erie & Pittsburgh, 7s, 1898,	28,000.00	28,000.00	30,800.00
Buffalo & Erie, 7s, 1898,	25,000.00	25,000.00	27,000.00
Mich. Cent'l, Detroit & Bay City, 5s, 1931,	40,000.00	40,000.00	47,200.00
Joliet & Northern Indiana, 7s, 1907,	33,000.00	33,000.00	41,250.00
Mahoming Coal, 5s, 1934,	37,000.00	37,000.00	43,290.00
New York Central & Hud. Riv., 7s, 1903,	300,000.00	300,000.00	375,000.00
Syracuse Northern, 7s, 1901,	52,000.00	52,000.00	59,800.00
New York & Harlem, 7s, 1900,	80,000.00	80,000.00	94,400.00
Utica & Black River, 4s, 1922,	150,000.00	150,000.00	157,500.00
New York, New Haven & Htfd., 4s, 1903,	90,000.00	90,000.00	96,300.00
" " " Deben., 4s, 1908,	16,000.00	16,000.00	21,600.00
Danbury & Norwalk, 5s, 1920,	100,000.00	100,000.00	115,000.00
New York, Providence & Boston, 4s, 1901,	50,000.00	50,000.00	52,500.00
Norwich & Worcester, 6s, 1897,	43,000.00	43,000.00	43,860.00
New London Northern, 4s, 1910,	100,000.00	100,000.00	103,000.00
Connecticut & Passumpsic Rivs., 4s, 1943,	150,000.00	150,000.00	157,500.00
Worcester, Nashua & Rochester, 4s, 1913,	50,000.00	50,000.00	51,500.00
Warren of New Jersey, 7s, 1900,	10,000.00	10,000.00	11,500.00
Fonda, Johnstown & Gloversv'le, 7s, 1900,	19,000.00	19,000.00	21,280.00
Kalamazoo & White Pigeon, 5s, 1940,	41,000.00	41,000.00	47,970.00
Totals, . . . . .	\$ 5,025,500.00	4,959,781.25	5,747,790.00
BANK STOCKS IN CONNECTICUT.			
250 shares City, Hartford, \$	25,000.00	24,943.00	26,250.00
211 " Hartford, "	21,100.00	21,100.00	30,595.00
239 " Phoenix, "	23,900.00	23,900.00	28,680.00
100 " Farmers & Mechanics, "	10,000.00	10,000.00	11,500.00
300 " Aetna, "	30,000.00	30,000.00	45,000.00
276 " Charter Oak, "	27,600.00	27,600.00	26,220.00
173 " American (\$50 ea.), "	8,650.00	8,650.00	12,110.00
100 " State, "	10,000.00	9,500.00	10,500.00
40 " Conn. Trust, "	4,000.00	4,000.00	6,600.00
50 " Hartford Trust, "	5,000.00	5,000.00	7,250.00

## SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS IN CONNECTICUT.—CONTINUED.						
140	shares	National Exchange,	Hartford,	\$ 7,000.00	7,000.00	8,750.00
41	"	Merchants,	Norwich,	4,100.00	4,100.00	4,100.00
80	"	First National,	"	8,000.00	8,000.00	8,000.00
150	"	"	Litchfield,	15,000.00	15,000.00	18,000.00
69	"	First National,	Meriden,	6,900.00	6,900.00	8,970.00
100	"	Meriden	"	10,000.00	10,000.00	12,500.00
100	"	Home	"	10,000.00	10,000.00	11,500.00
Totals, . . . . .				\$ 226,250.00	225,693.00	276,525.00
BANK STOCKS IN NEW YORK.						
50	shares	American Exchange National,	\$ 5,000.00	5,000.00	8,000.00	
35	"	Continental	"	3,500.00	3,500.00	4,375.00
50	"	Central	"	5,000.00	5,000.00	6,000.00
240	"	Phenix (\$20 each)	"	4,800.00	4,480.00	6,000.00
20	"	Metropolitan	"	2,000.00	640.00	100.00
Totals, . . . . .				\$ 20,300.00	18,620.00	24,475.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	34,609; total amount, \$6,276,136.39
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	2,859; total amount, 3,886,848.32
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	1,674; total amount, 5,916,449.89
4	Number of depositors having over \$10,000, . . . . .	0; total amount, 0
5	Total number of depositors, . . . . .	39,142; total deposits, \$16,079,434.60
6	Largest amount due a single depositor, . . . . .	9,143.94
7	Number of accounts opened during the year, 4,995; number closed, 3,452.	
8	Amount of income received during the year, including net from real estate, . . . . .	808,994.30
9	Amount of dividends declared during the year, . . . . .	602,796.96
10	Amount deposited, including interest credited, the past year, . . . . .	2,860,015.33
11	Amount withdrawn during the year, . . . . .	2,229,777.39
12	Increase of deposits the past year, . . . . .	630,237.94
13	Amount carried to surplus during the year, . . . . .	19,479.48
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent., when paid, December 1, 1894, June 1, 1895.	
17	State tax during the past year, . . . . .	35,948.56

## SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

18	Total office expenses the past year, including salaries, . . .	\$27,187.53
19	Net amount of income during the year from real estate owned, .	3,333.21
20	What assets, if any, yielding no income during the year, . . .	53,240.00
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . .	83,000.00
23	Date of annual meeting for choice of officers, June. . . . .	

OFFICERS.—President, John C. Parsons; Treasurer, A. E. Hart; Directors or Trustees, Jonathan F. Morris, Francis B. Cooley, P. M. Hastings, Rodney Dennis, Jacob L. Greene, A. E. Hart, George H. Day, Samuel G. Dunham, Roland Mather, Henry K. Morgan, Caleb M. Talcott, John C. Parsons, Nathaniel Shipman, Jonathan B. Bunce, Charles E. Gross, William C. Skinner, Silas Chapman, Jr., Drayton Hillyer, Appleton R. Hillyer, George L. Chase, John B. Corning, Atwood Collins, Meigs H. Whaples, William B. Clark, Ernest Cady, Charles H. Northam, Rowland Swift, Gurdon W. Russell, Theodore Lyman, J. M. Allen, Daniel R. Howe, James P. Taylor, James Nichols, George E. Taintor, James F. Dudley.

## SOUTHINGTON SAVINGS BANK.

L. B. NEAL, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1895.

ASSETS		LIABILITIES.	
Loans on Real Estate, <sup>1</sup>	\$331,253.84	Whole Amt. of Deposits,	\$962,281.70
Loans on Collateral Security,	57,781.10	Surplus Account,	40,000.00
Loans on Pers'l Sec'y only,	25,021.59	Interest Account,	12,189.95
United States Bonds,	5,000.00		
State Warrants,	1,000.00		
Town, City, and Corp. Bonds,	179,000.00		
Town, City, and Borough			
Notes and Orders,	24,500.00		
Railroad Bonds,	123,000.00		
Bank Stocks in Connecticut,	146,940.00		
Bank Stocks in other States,	22,600.00		
Real Estate by Foreclosure,	5,800.00		
Banking House,	9,200.00		
Expense Account,	1,900.85		
Premium Account,	63,108.70		
Profit and Loss,	1,373.24		
Cash in Bank,	12,727.64		
Cash on hand,	4,264.69		
Total Assets,	\$1,014,471.65	Total Liabilities,	\$1,014,471.65

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours, 1925, Coupon,	\$ 5,000.00	5,000.00	6,150.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Southington,	\$ 10,500.00	10,500.00	10,500.00
Town of Southington,	14,000.00	14,000.00	14,000.00
Totals,	\$ 24,500.00	24,500.00	24,500.00
WARRANTS.			
State of Washington,	\$ 1,000.00	1,000.00	1,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Reading, Pa., 4s, 1920,	\$ 10,000.00	10,000.00	10,200.00
Harrisburg, " 5s, 1899,	5,000.00	5,000.00	5,000.00
Minneapolis, Minn., 4s, 1920,	5,000.00	5,000.00	5,400.00
Kansas City, Mo., 7s, 1897,	10,000.00	10,000.00	10,300.00
Chicago, Ill., 7s, 1898,	1,000.00	1,000.00	1,060.00
" " 7s, 1899,	1,000.00	1,000.00	1,120.00



## SOUTHINGTON SAVINGS BANK.—CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.						PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.								
Columbus, Ohio,	6s,	1904,			\$	2,000.00	2,000.00	2,040.00
" "	6s,	1896-1898,				4,000.00	4,000.00	4,080.00
Cincinnati, "	7 <sup>3</sup> / <sub>16</sub> s,	1902,				21,000.00	21,000.00	25,410.00
" "	7s,	1908,				16,000.00	16,000.00	20,960.00
" "	6s,	1909,				4,000.00	4,000.00	4,880.00
" "	7s,	1904,				4,000.00	4,000.00	4,880.00
Toledo, "	4s,	1922,				5,000.00	5,000.00	5,100.00
Duluth, Minn.,	4s,	1920,				5,000.00	5,000.00	5,000.00
St. Paul, "	5s,	1909,				5,000.00	5,000.00	5,800.00
" "	4s,	1920,				5,000.00	5,000.00	5,400.00
Louisville, Ky.,	4s,	1928,				4,000.00	4,000.00	4,160.00
Newark, N. J.,	4s,	1922,				5,000.00	5,000.00	5,400.00
Trenton, "	4s,	1903,				9,000.00	9,000.00	9,270.00
Denver, Col.,	4s,	1904,				10,000.00	10,000.00	10,000.00
W. Haven Un. School, Conn.,	4 <sup>1</sup> / <sub>2</sub> s,	1909,				3,000.00	3,000.00	3,225.00
New Haven, "	3 <sup>1</sup> / <sub>2</sub> s,	1923,				10,000.00	10,000.00	10,300.00
West Hartford, "	4s,	1902,				10,000.00	10,000.00	10,200.00
" "	4s,	1920,				10,000.00	10,000.00	10,400.00
Portland, "	4s,	1905,				5,000.00	5,000.00	5,050.00
Bristol, "	4s,	1911,				5,000.00	5,000.00	5,137.50
Cleveland, "	5s,	1895,				5,000.00	5,000.00	5,000.00
Totals,					\$	179,000.00	179,000.00	194,772.50
RAILROAD BONDS.								
New York Central & Hudson River,	7s,	1903,			\$	10,000.00	10,000.00	12,300.00
New York & Harlem,	7s,	1900,				5,000.00	5,000.00	5,850.00
Chicago, Milwaukee & St. Paul:—								
Mineral Point Division,	5s,	1910,				15,000.00	15,000.00	15,975.00
Chic. & Pacific Western Div.,	5s,	1921,				5,000.00	5,000.00	5,800.00
Dubuque Division,	6s,	1920,				5,000.00	5,000.00	6,400.00
Chicago & Northwestern:—								
Menominee Extension,	7s,	1911,				10,000.00	10,000.00	13,200.00
Chicago & Tomah,	6s,	1905,				10,000.00	10,000.00	11,600.00
Northwestern Union,	7s,	1917,				15,000.00	15,000.00	21,150.00
Iowa Division,	4 <sup>1</sup> / <sub>2</sub> s,	1902,				5,000.00	5,000.00	5,100.00
Chicago & Southwestern,	7s,	1899,				5,000.00	5,000.00	5,500.00
Iowa Falls & Sioux City,	7s,	1917,				15,000.00	15,000.00	20,100.00
Shamokin Valley & Pottsville,	7s,	1901,				5,000.00	5,000.00	5,650.00
Evansville & Terre Haute,	5s,	1930,				5,000.00	5,000.00	5,650.00
Morris & Essex,	7s,					5,000.00	5,000.00	5,900.00
Ill. Central (Springfield Div.),	6s,	1898,				3,000.00	3,000.00	3,120.00
Pitts., McKeesp't & Youghiogheny,	6s,	1932,				5,000.00	5,000.00	6,600.00
Totals,					\$	123,000.00	123,000.00	149,895.00



## SOUTHINGTON SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.						
20 shares	National Exchange,	Hartford,	\$	1,000.00	1,000.00	1,220.00
22 "	Ætna	National,	"	2,200.00	2,200.00	3,080.00
31 "	Charter Oak	"	"	3,100.00	3,100.00	2,790.00
64 "	First	"	"	6,400.00	6,400.00	7,040.00
175 "	American	"	"	8,750.00	8,750.00	10,500.00
6 "	Farm. & Mech.	"	"	600.00	600.00	660.00
16 "	Phoenix	"	"	1,600.00	1,600.00	1,840.00
32 "	City,	"	"	3,200.00	3,200.00	3,200.00
144 "	Yale	New Haven,	"	14,400.00	14,400.00	16,416.00
158 "	Merchants	"	"	7,900.00	7,900.00	7,110.00
35 "	Tradesmen's	"	"	3,500.00	3,500.00	4,900.00
244 "	New Haven Co.	"	"	2,440.00	2,440.00	3,294.00
28 "	Second	"	"	2,800.00	2,800.00	4,704.00
10 "	Middletown	Middletown,	"	750.00	750.00	802.50
60 "	Middlesex Co.	"	"	6,000.00	6,000.00	6,000.00
30 "	First	"	"	3,000.00	3,000.00	3,180.00
48 "	First	Norwich,	"	4,800.00	4,800.00	4,560.00
40 "	Second	"	"	4,000.00	4,000.00	3,600.00
50 "	Thames	"	"	5,000.00	5,000.00	7,500.00
95 "	First	Meriden,	"	9,500.00	9,500.00	11,875.00
192 "	Home	"	"	19,200.00	19,200.00	23,040.00
150 "	Meriden	"	"	15,000.00	15,000.00	22,500.00
41 "	Birmingham	Birmingham,	"	4,100.00	4,100.00	7,175.00
50 "	Mechanics	New Britain,	"	5,000.00	5,000.00	6,625.00
65 "	New Britain	"	"	6,500.00	6,500.00	10,075.00
62 "	Southington	Southington,	"	6,200.00	6,200.00	6,510.00
100 "	Commerce	New York,	"	10,000.00	10,000.00	20,000.00
76 "	American Exch.	"	"	7,600.00	7,600.00	12,084.00
50 "	Merchants	"	"	2,500.00	2,500.00	3,425.00
15 "	Shoe & Leather	"	"	1,500.00	1,500.00	1,500.00
10 "	Republic	"	"	1,000.00	1,000.00	1,580.00
Totals,				\$ 169,540.00	169,540.00	218,785.50

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,878; total amount,	\$318,623.94
2	Number of depositors having \$1,000 and not over \$2,000,	194; total amount,	261,593.51
3	Number of depositors having over \$2,000 and not over \$10,000,	105; total amount,	382,064.25
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,177; total deposits,	\$962,281.70
6	Largest amount due a single depositor,		9,225.00
7	Number of accounts opened during the year, 244; number closed, 216.		

## SOUTHINGTON SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount of income received during the year, . . . . .	\$51,821.06
9	Amount of dividends declared during the year, . . . . .	41,752.91
10	Amount deposited, including interest credited, the past year, . . . . .	172,296.38
11	Amount withdrawn during the year, . . . . .	162,255.97
12	Increase of deposits the past year, . . . . .	10,040.41
13	Amount carried to surplus or profit and loss during the year, . . . . .	10,068.15
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, January and July. . . . .	
17	State tax during the past year, . . . . .	2,129.80
18	Total office expenses the past year, including salaries, . . . . .	2,993.19
19	Net amount of income during the year from real estate owned, . . . . .	90.85
20	What assets, if any, yielding no income during the year, . . . . .	4,290.00
21	Are all loans upon real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	32,500.00
23	Date of annual meeting for choice of officers, June. . . . .	

OFFICERS.—President, W. S. Plumb; Treasurer, L. B. Neal; Directors or Trustees, Anson Bradley, Geo. B. Finch, Charles D. Barnes, W. S. Plumb, M. N. Woodruff, J. H. Pratt, J. H. Osborne, W. H. Cummings, E. P. Hotchkiss, M. H. Holcomb, Chas. H. Clark, L. B. Neal.

## SOUTH NORWALK SAVINGS BANK.

JOHN H. KNAPP, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$536,663.00	Whole Amt. of Deposits, . . \$786,902.59
Loans on Collateral Security, 80,140.00	Surplus Account, . . . 60,000.00
Loans on Personal Sec'y only, 6,000.00	Interest Account, . . . 19,081.75
State Bonds, . . . 20,572.57	Profit and Loss Account, . . 6,736.42
Town, City, and Corp. Bonds, 178,641.30	
School Dist. Notes and Orders, 19,235.00	
Bank Stocks in Connecticut, 7,400.00	
Bank Stocks in other States, 1,800.00	
Real Estate by Foreclosure, 3,336.73	
Tax Account, . . . 845.54	
Expense Account, . . . 693.75	
Cash in Banks, . . . 17,392.87	
Total Assets, . . . \$872,720.76	Total Liabilities, . . . \$872,720.76

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Colorado Warrants, . . . . .	13,528.17	13,528.17	13,528.17
Washington Warrants, . . . . .	7,044.40	7,044.40	7,044.40
Totals, . . . . .	20,572.57	20,572.57	20,572.57
SCHOOL DISTRICT NOTES AND ORDERS.			
South Norwalk Union School District Notes, . . .	7,100.00	7,100.00	7,100.00
South Five Mile River " " " " " "	11,275.00	11,275.00	11,275.00
Middle " " " " " "	860.00	860.00	860.00
Totals, . . . . .	19,235.00	19,235.00	19,235.00
TOWN, CITY, AND CORPORATION BONDS.			
Chicago, Ill., 7s, 1898-1899, \$	2,000.00	2,000.00	2,140.00
Columbus, Ohio, 6s, 1905 to 1907,	15,000.00	15,000.00	16,500.00
Omaha, Neb., 5s, 1896-1897,	1,500.00	1,500.00	1,500.00
" " " " " " 5s, 1909, .	10,000.00	10,000.00	10,700.00
Davenport, Iowa, 6s, 1901, .	5,000.00	5,000.00	5,150.00
" " " " " " 6s, 1898, .	4,000.00	4,000.00	4,120.00
Denver, Col., 4s, 1904, .	10,000.00	9,637.50	9,637.50
" " " " " " 6s, 1904, .	15,000.00	15,000.00	15,450.00
Youngstown, Ohio, 6s, 1895 to 1902,	12,400.00	12,400.00	12,772.00

## SOUTH NORWALK SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.	
TOWN, CITY, AND CORPORATION BONDS.—CONT.							
Dubuque, Iowa,	6s,	1896,	•	\$	3,000.00	3,000.00	3,000.00
“ “	5s,	1900,	•		12,000.00	12,000.00	12,360.00
“ “	5s,	1901,	•		5,000.00	5,000.00	5,150.00
Sioux City, Iowa,	6s,	1899,	•		5,000.00	5,000.00	5,000.00
“ “	6s,	1913,	•		3,700.00	3,700.00	3,700.00
Topeka, Kan.,	5s,	1913,	•		10,000.00	10,000.00	10,900.00
South Norwalk, Conn.,	4s,	1913,	•		10,000.00	10,000.00	10,000.00
Springfield, Ohio,	6s,	1895 to 1902,	•		4,480.00	4,480.00	4,569.60
Aurora, Ill.,	6s,	1898,	•		5,000.00	5,000.00	5,000.00
South Bend, Ind.,	6s,	1896 to 1904,	•		7,000.00	7,000.00	7,230.00
Anderson, Ind.,	6s,	1895 to 1904,	•		10,580.00	10,580.00	11,080.00
City Findlay, Ohio,	6s,	1900,	•		7,000.00	7,506.80	7,506.80
“ “ “	6s,	1901,	•		10,000.00	10,837.00	10,837.00
Los Angeles, Cal.,	4½s,	1897 to 1907,	•		10,000.00	10,000.00	10,000.00
Totals,				•	\$ 177,660.00	178,641.30	184,352.90
BANK STOCKS.							
60 shares City National, South Norwalk,			•	\$	6,000.00	6,000.00	6,600.00
9 “ First “ “ “			•		900.00	900.00	900.00
5 “ First “ New Canaan,			•		500.00	500.00	500.00
18 “ Western “ New York,			•		1,800.00	1,800.00	1,800.00
Totals,				•	\$ 9,200.00	9,200.00	9,800.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,449; total amount,	\$449,947.20
2	Number of depositors having \$1,000 and not over \$2,000,	172; total amount,	231,556.59
3	Number of depositors having over \$2,000 and not over \$10,000,	44; total amount,	105,398.80
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,665; total deposits,	\$786,902.59
6	Largest amount due a single depositor,		3,464.43
7	Number of accounts opened during the year, 477; number closed,	314,	
8	Amount of income received during the year,		39,084.55
9	Amount of dividends declared during the year,		27,898.91
10	Amount deposited, including interest credited, the past year,		268,672.35
11	Amount withdrawn during the year,		200,484.72
12	Increase of deposits the past year,		68,187.63
13	Amount carried to surplus or profit and loss during the year,		2,223.32
14	Amount of paper past due,		20,005.00

## SOUTH NORWALK SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

15	Amount of paper charged off the past year,	\$112.50
16	Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st.	
17	State tax during the past year,	1,691.09
18	Total office expenses the past year, including salaries,	2,661.29
19	Net amount of income during the year from real estate owned,	315.00
20	What assets, if any, yielding no income during the year,	4,500.00
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual, company, society, or corporation,	32,000.00
23	Date of annual meeting for choice of officers, July.	

OFFICERS.—President, Alden Solmans; Treasurer, John H. Knapp; Directors or Trustees, Alden Solmans, John H. Ferris, John H. Knapp, Edwin Adams, Henry I. Smith, Oliver W. Weed, Edward Beard, John H. Light.



## SOUTHPORT SAVINGS BANK.

CHARLES C. PERRY, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$219,128.00	Whole Amt. of Deposits, . . .	\$637,058.08
Loans on Collateral Security, . . .	17,527.92	Surplus Account, . . .	20,000.00
Town, City, and Corp. B'ds, . . .	180,000.00	Profit and Loss Account, . . .	46,142.63
Town Notes, . . .	5,000.00		
Railroad Bonds, . . .	238,000.00		
Bank Stocks in Connecticut, . . .	8,100.00		
Bank Stocks in other States, . . .	6,600.00		
Banking House, . . .	5,000.00		
Expense Account, . . .	2,817.52		
Cash in Bank, . . .	19,423.28		
Cash on hand, . . .	1,603.99		
Total Assets, . . .	\$703,200.71	Total Liabilities, . . .	\$703,200.71

## INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.				
Brooklyn, City, . . .	7s, 1915, . . .	\$ 1,000.00	1,000.00	1,400.00
Bridgeport, " . . .	7s, 1900, . . .	25,000.00	25,000.00	30,000.00
Cincinnati, " . . .	7s, 1904, . . .	3,000.00	3,000.00	3,750.00
" " . . .	5s, 1910, . . .	10,000.00	10,000.00	11,200.00
Chicago, " . . .	7s, 1896, . . .	3,000.00	3,000.00	3,120.00
Columbus, " . . .	6s, 1900, . . .	2,000.00	2,000.00	2,040.00
" " . . .	6s, 1903, . . .	1,000.00	1,000.00	1,040.00
" " . . .	6s, 1905, . . .	3,000.00	3,000.00	3,135.00
" " . . .	6s, 1906, . . .	2,000.00	2,000.00	2,100.00
Omaha, " . . .	5s, 1904, . . .	15,000.00	15,000.00	16,350.00
" " . . .	5s, 1909, . . .	10,000.00	10,000.00	11,200.00
Denver, " . . .	4s, 1904, . . .	5,000.00	5,000.00	5,000.00
Dayton, " . . .	5s, 1909, . . .	22,000.00	22,000.00	24,640.00
" " . . .	5s, 1911, . . .	25,000.00	25,000.00	28,500.00
Danbury, Borough, . . .	4½s, 1900, . . .	10,000.00	10,000.00	10,200.00
Bristol, Town, . . .	4s, 1904-1916, . . .	13,000.00	13,000.00	13,325.00
Duluth, City, . . .	7s, 1898, . . .	20,000.00	20,000.00	21,400.00
Pueblo, " . . .	6s, 1898, . . .	10,000.00	10,000.00	10,400.00
Totals, . . .		\$ 180,000.00	180,000.00	198,800.00
RAILROAD BONDS.				
Illinois Central, . . .	3½s, 1951, \$ . . .	40,000.00	40,000.00	40,000.00
New York Central, . . .	7s, 1903, . . .	30,000.00	30,000.00	36,000.00

## SOUTHPORT SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Chicago, Milwaukee & St. Paul:—						
Mineral Point,	5s,	1910,	\$	18,000.00	18,000.00	18,720.00
Chicago & Pacific Western Div.,	5s,	1921,		15,000.00	15,000.00	16,050.00
Southwestern Division,	6s,	1909,		20,000.00	20,000.00	23,200.00
Dubuque	6s,	1920,		6,000.00	6,000.00	7,080.00
Ottumwa & Cedar Falls,	5s,	1909,		31,000.00	31,000.00	33,015.00
Delaware & Hudson Canal,	7s,	1917,		5,000.00	5,000.00	6,750.00
Atchison, Topeka & Santa Fe,	4s,	1989,		11,000.00	11,000.00	9,020.00
Northwestern Union,	7s,	1917,		19,000.00	19,000.00	25,650.00
New York, Lackawanna & Western,	6s,	1921,		10,000.00	10,000.00	13,000.00
Midland of New Jersey,	6s,	1910,		6,000.00	6,000.00	6,960.00
Warren Railroad,	7s,	1900,		1,000.00	1,000.00	1,180.00
Cedar Rapids & Missouri River,	7s,	1916,		1,000.00	1,000.00	1,330.00
Terre Haute & Indianapolis,	5s,	1925,		25,000.00	25,000.00	28,250.00
Totals,			\$	238,000.00	238,000.00	266,205.00
BANK STOCKS.						
60 shares Central National,		Middletown,	\$	4,500.00	4,500.00	4,725.00
16 " Norwalk		Norwalk,		1,600.00	1,600.00	1,648.00
20 " Southport		Southport,		2,000.00	2,000.00	4,200.00
22 " Continental		New York,		2,200.00	2,200.00	2,750.00
14 " Central		"		1,400.00	1,400.00	1,652.00
30 " Bank of State of New York,		"		3,000.00	3,000.00	3,240.00
Totals,			\$	14,700.00	14,700.00	18,215.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,011; total amount,	\$217,056.76
2	Number of depositors having \$1,000 and not over \$2,000,	158; total amount,	216,399.60
3	Number of depositors having over \$2,000 and not over \$10,000,	64; total amount,	203,601.72
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,233; total deposits,	\$637,058.08
6	Largest amount due a single depositor,		9,000.00
7	Number of accounts opened during the year, 146; number closed,	137.	
8	Amount of income received during the year,		36,944.98
9	Amount of dividends declared during the year,		24,887.07
10	Amount deposited, including interest credited, the past year,		127,967.19
11	Amount withdrawn during the year,		120,155.57
12	Increase of deposits the past year,		7,811.62

## SOUTHPORT SAVINGS BANK.— CONTINUED.

## MISCELLANEOUS ITEMS.— CONTINUED.

13	Amount carried to profit and loss during the year, . . . . .	\$4,989.10
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	5,500.00
16	Rate of dividend the last year, 4 per cent.; when paid, January and July 1st.	
17	State tax during the past year, . . . . .	1,463.01
18	Total office expenses the past year, including salaries, . . . . .	5,605.80
19	Net amount of income during the year from real estate owned, . . . . .	None.
20	What assets, if any, yielding no income during the year, . . . . .	16,500.00
21	Are all loans upon real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	20,000.00
23	Date of annual meeting for choice of officers, about July 1st.	

OFFICERS.— President, John H. Perry; Treasurer, Charles C. Perry; Directors or Trustees, Oliver Bulkley, Francis Jelliff, Ebenezer Monroe, W. B. Meeker, C. M. Taintor, Franklin Bulkley, Simon C. Sherwood, John H. Perry, Benjamin A. Bulkley, John H. Wood, Edward Henshaw, Charles Jennings, John A. Gorham, Arthur O. Jennings, C. O. Jelliff, Charles C. Perry.

## STAFFORD SAVINGS BANK, STAFFORD SPRINGS.

CHARLES F. HARWOOD, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$215,335.30	Whole Amt. of Deposits, . . .	\$497,895.07
Loans on Collateral Security, . . .	48,900.00	Surplus Account, . . .	15,000.00
Loans on Personal Sec'y only, . . .	19,600.00	Interest Account, . . .	9,364.25
Town, City, and Corpora- tion Bonds, . . .	61,000.00	Profit and Loss Account, . . .	1,076.20
Town, City, and Borough Notes and Orders, . . .	1,000.00		
Railroad Bonds, . . .	85,500.00		
Bank Stocks in Connecticut, . . .	29,250.00		
Real Estate by Foreclosure, . . .	35.00		
Cash in Bank, . . .	62,328.78		
Cash on hand, . . .	386.44		
Total Assets, . . .	\$523,335.52	Total Liabilities, . . .	\$523,335.52

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, O., St. Imp., 6s, Various, \$	36,000.00	36,000.00	37,800.00
“ Newark, N. J., Water, 4s, 1922,	25,000.00	25,000.00	25,750.00
Totals, . . . . . \$	61,000.00	61,000.00	63,550.00
RAILROAD BONDS.			
Terre Haute & Indianap., Cons'd, 5s, 1925, \$	20,000.00	20,000.00	22,400.00
Iowa Falls & Sioux City, 7s, 1917,	10,000.00	12,500.00	13,000.00
Chicago, Milwaukee & St. Paul:—			
Southwestern Division, 6s, 1909,	11,000.00	12,100.00	12,900.00
Chicago & Milwaukee, 7s, 1903,	9,000.00	10,800.00	11,250.00
Wisconsin Valley, 7s, 1909,	5,500.00	6,600.00	6,700.00
Dubuque, 6s, 1920,	5,000.00	5,500.00	6,000.00
Ott., Cedar Falls & St. Paul, 5s, 1909,	8,000.00	8,000.00	8,720.00
Staten Island, Gold, 4½s, 1943,	10,000.00	10,000.00	10,300.00
Totals, . . . . . \$	78,500.00	85,500.00	91,270.00
BANK STOCKS.			
100 shares Second National, Norwich, Ct., \$	10,000.00	10,000.00	10,000.00
50 “ First “ “ “	5,000.00	5,000.00	5,500.00
55 “ Mercantile “ Hartford, “	5,500.00	4,950.00	4,950.00



## STAFFORD SAVINGS BANK, STAFFORD SPRINGS.—CONTD.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
35 shares First	National, Stafford Spr'gs, \$	3,500.00	3,500.00	3,850.00
30 " "	" Middletown,	3,000.00	3,000.00	3,150.00
14 " "	Rockville "	1,400.00	1,400.00	1,540.00
8 " "	First Wallingford, .	800.00	800.00	900.00
6 " "	Farm. & Mech. Nat., Hartford, .	600.00	600.00	690.00
Totals, . . . . .		\$ 29,800 00	29,250 00	30,580.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,379; total amount,	\$273,791.85
2	Number of depositors having \$1,000 and not over \$2,000, .	80; total amount,	107,209.50
3	Number of depositors having over \$2,000 and not over \$10,000, .	40; total amount,	116,893.72
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . . . .	1,499; total deposits,	\$497,895.07
6	Largest amount due a single depositor,		6,593.93
7	Number of accounts opened during the year, 210; number closed,	148.	
8	Amount of income received during the year, . . . . .		27,231.06
9	Amount of dividends declared during the year, . . . . .		18,676.77
10	Amount deposited, including interest credited, the past year, .		114,471.79
11	Amount withdrawn during the year, . . . . .		85,510.23
12	Increase of deposits the past year, . . . . .		28,961.56
13	Amount carried to surplus or profit and loss during the year, .		2,000.00
14	Amount of paper past due, . . . . .		None.
15	Amount of paper charged off the past year, . . . . .		1,500.00
16	Rate of dividend the last year, 4 per cent.; when paid, January 1st and July 1st.		
17	State tax during the past year, . . . . .		1,057.72
18	Total office expenses the past year, including salaries, . . . .		2,581.63
19	Net amount of income during the year from real estate owned, .		4.50
20	What assets, if any, yielding no income during the year, . . . .		None.
21	Are all loans upon real estate secured by first mortgage? . . . .		Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .		13,500.00
23	Date of annual meeting for choice of officers, third Wednesday in July.		

OFFICERS.—President, Edward C. Pinney; Treasurer, Charles F. Harwood; Directors or Trustees, J. H. Reed, James Risley, W. G. Ellis, J. J. Ellis, E. O. Dimock, R. G. Beebe, Geo. C. Parkess, Davis A. Baker, L. A. Aborn.



## STAMFORD SAVINGS BANK.

FRANKLIN MILLER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,474,425.00	Whole Amt. of Deposits, . \$2,656,929.21
Loans on Collateral Security, 339,502.00	Surplus Account, . . . 180,000.00
Loans on Personal Sec'ty only, 16,100.00	Interest Account, . . . 72,580.80
Town, City, and Corp. Bonds, 256,635 00	Profit and Loss Account, . . 85,707.13
Town, City, and Borough Notes and Orders, . . . 1,500.00	Rents, . . . . . 884.02
School Dist. Notes and Orders, . . 210.00	
Railroad Bonds, . . . 616,418.75	
Bank Stocks in Connecticut, . . 80,376.00	
Bank Stocks in other States, . . 3,450.00	
Real Estate by Foreclosure, . . . 155.40	
Banking House, . . . 39,248.22	
Safe and Furniture, . . . 6,500.00	
Tax Account, . . . 3,198 49	
Returnable Tax and Ins. Acc., . . 717.60	
Expense Account, . . . 3,974.33	
Stamford Gas & Electric Light Co. Stock, . . . 400.00	
The Yale & Towne Manu- facturing Co. Stock, . . . 8,400.00	
Suspense Account, . . . 86.98	
Cash in Bank, . . . 126,387.89	
Cash on hand, . . . 18,415 50	
Total Assets, . . . \$2,996,101.16	Total Liabilities, . . \$2,996,101.16

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Greenwich, . . . . \$	1,500.00	1,500.00	1,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Noroton School District, . . . . \$	210.00	210.00	210.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Anderson, Ind., . . . 6s, 1896-1904, \$	11,880.00	12,580.00	12,800.00
" Cincinnati, Ohio, . . . 7s, 1908, .	11,000 00	12,540.00	14,060.00
" Newark, N. J., . . . 4s, 1922, .	10,000.00	10,000.00	10,400.00
" St. Louis, Mo., . . . 6s, 1906, .	15,000.00	15,900.00	17,250.00
" Columbus, Ohio, . . . 6s, 1896, .	1,000.00	1,000.00	1,000.00
" " " . . . 6s, 1903, .	1,000.00	1,000.00	1,000.00
" " " . . . 6s, 1904, .	1,000.00	1,000.00	1,000.00

## STAMFORD SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.			
City of Columbus, Ohio, 6s, 1897, . \$	3,000.00	3,000.00	3,000.00
“ “ “ 6s, 1906, .	5,500.00	5,500.00	5,500.00
“ Bath, Me., 4s, 1911-1921, .	8,000.00	8,000.00	8,000.00
“ St. Joseph, Mo., 4s, 1901, .	1,000.00	995.00	1,000.00
“ “ “ 6s, 1903, .	7,000.00	7,420.00	7,950.00
“ Paterson, N. J., 5s, 1895, .	10,000.00	10,000.00	10,000.00
“ Dubuque, Iowa, 5s, 1900, .	20,000.00	20,000.00	20,300.00
“ Council Bluffs, Sewer, 6s, 1904-1914, .	7,500.00	7,500.00	7,950.00
“ “ “ Paving, 6s, 1904-1914, .	3,000.00	3,000.00	3,180.00
“ “ “ 6s, 1905-1915, .	1,000.00	1,000.00	1,200.00
“ Spokane Falls, Wash., 5s, 1914, .	15,000.00	16,200.00	16,500.00
Borough of Stamford, Conn., 4s, 1896, .	20,000.00	20,000.00	20,000.00
“ “ “ 4s, 1901, .	20,000.00	20,000.00	20,100.00
“ Norwalk, Conn., 4s, 1896, .	10,000.00	10,000.00	10,000.00
“ “ “ 4s, 1897-1927, .	20,000.00	20,000.00	20,500.00
“ “ “ 4s, 1907, .	20,000.00	20,000.00	20,000.00
“ Birmingham, Conn., 4s, 1908, .	10,000.00	10,000.00	10,000.00
Town of Stamford, H. School, 4s, 1914-1924, .	20,000.00	20,000.00	20,500.00
Totals, . . . . . \$	215,880.00	256,635.00	263,190.00
RAILROAD BONDS.			
Chicago & Northwestern:—			
Mil., L. S. & West., Mich. Div., 6s, 1924, \$	27,000.00	33,480.00	34,692.00
“ “ “ Ashland Div., 6s, 1925, .	14,000.00	17,220.00	17,920.00
“ “ “ Cons'd Div., 6s, 1921, .	12,000.00	14,760.00	15,240.00
Madison Extension, 7s, 1911, .	16,000.00	19,520.00	20,640.00
Northwestern Union Division, 7s, 1917, .	55,000.00	68,750.00	74,250.00
Chicago & Tomah Division, 6s, 1905, .	10,000.00	10,500.00	11,000.00
Ottumwa, Cedar F. & St. P. Div., 5s, 1909, .	20,000.00	20,000.00	21,400.00
Chicago, Milwaukee & St. Paul:—			
Chicago & Pacific Western Div., 5s, 1921, .	20,000.00	20,000.00	23,600.00
Mineral Point Division, 5s, 1910, .	35,000.00	33,998.75	37,450.00
Southwestern “ 6s, 1909, .	30,000.00	31,800.00	35,100.00
Dubuque “ 6s, 1920, .	35,000.00	37,800.00	41,650.00
Staten Island Railway Co., 4½s, 1943, .	40,000.00	40,000.00	41,200.00
Terre Haute & Indianapolis, 5s, 1925, .	25,000.00	27,500.00	28,000.00
N. Y. Central & Hudson River, reg., 7s, 1903, .	10,000.00	12,000.00	12,300.00
“ “ “ “ coup., 7s, 1903, .	11,000.00	13,200.00	13,530.00
Illinois Central, Springfield Div., 6s, 1898, .	34,000.00	34,680.00	35,190.00
“ “ “ Western “ 4s, 1951, .	20,000.00	20,000.00	20,600.00
N. Y., New Haven & Hartford, reg., 4s, 1903, .	30,000.00	30,000.00	31,500.00
Long Island, Stewart's Line, coup., 4s, 1932, .	10,000.00	9,950.00	10,100.00
Shamokin Valley & Pottsville, “ 7s, 1901, .	30,000.00	33,300.00	33,600.00
Jeff., Madison & Indianapolis, “ 7s, 1906, .	8,000.00	8,000.00	8,800.00
Wisconsin Val., prior 1st mort., “ 7s, 1909, .	11,000.00	12,540.00	13,860.00
Delaware & Bound Brook, “ 7s, 1905, .	9,000.00	10,620.00	10,890.00

## STAMFORD SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Fonda, Johnst'n & Gl'v'rsville, coup.,	7s,	1900,	\$	10,000.00	10,800.00	11,100.00
Evansville & Terre Haute,	5s,	1930,		34,000.00	34,000.00	35,360.00
Sharon,	4½s,	1919,		12,000.00	12,000.00	12,480.00
Totals,			\$	568,000.00	616,418.75	651,452.00
BANK STOCKS.						
498 shares	Stamford National,	Stamford,	\$	14,340.00	21,477.50	24,900.00
15 "	Hurlbutt "	Winsted,		1,500.00	2,100.00	2,250.00
14 "	Farm. & Mech. Nat.,	Hartford,		1,400.00	1,540.00	1,540.00
80 "	First National,	Norwich,		8,000.00	8,000.00	8,000.00
20 "	Pequonnock National,	Bridgeport,		2,000.00	2,320.00	2,860.00
77 "	National Pahquioque,	Danbury,		7,700.00	9,240.00	9,240.00
45 "	City National,	So. Norwalk,		4,500.00	4,920.00	5,220.00
30 "	The Western National,	New York,		3,000.00	3,450.00	3,375.00
50 "	Danbury "	Danbury,		5,000.00	5,750.00	6,000.00
39 "	Fairfield Co. "	Norwalk,		3,900.00	3,900.00	3,510.00
25 "	Second "	New Haven,		2,500.00	4,450.00	4,175.00
13 "	Birmingham "	Birmingham,		1,300.00	2,216.50	2,216.50
22 "	Nat. Bank of Norwalk,	Norwalk,		2,200.00	2,362.00	2,354.00
55 "	First National,	Stamford,		5,500.00	12,100.00	12,100.00
Totals,			\$	62,840.00	83,826.00	87,740.50
GAS AND ELECTRIC LIGHT STOCK.						
5 shares	Stamford Gas and Electric Light,		\$	500.00	400.00	400.00
105 "	The Yale & Towne Mfg. Co.,			10,500.00	8,400.00	8,400.00
Totals,			\$	11,000.00	8,800.00	8,800.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,000; total amount,	\$1,108,750.60
2	Number of depositors having \$1,000 and not over \$2,000,	461; total amount,	617,177.13
3	Number of depositors having over \$2,000 and not over \$10,000,	252; total amount,	887,267.16
4	Number of depositors having over \$10,000,	4; total amount,	43,734.32
5	Total number of depositors,	5,717; total deposits,	\$2,656,929.21
6	Largest amount due a single depositor,		13,500.00
7	Number of accounts opened during the year,	712; number closed,	625.
8	Amount of income received during the year,		142,382.88

## STAMFORD SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

9	Amount of dividends declared during the year . . . . .	\$97,986.28
10	Amount deposited, including interest credited, the past year, .	586,049.98
11	Amount withdrawn during the year, . . . . .	475,955.05
12	Increase of deposits the past year, . . . . .	110,094.93
13	Amount carried to surplus or profit and loss during the year, .	20,000.00
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	600.00
16	Rate of dividend the last year, 4 per cent.; when paid, April and October.	
17	State tax during the past year, . . . . .	6,240.98
18	Total office expenses the past year, including salaries, . .	7,752.76
19	Net amount of income during the year from real estate owned, .	2,110.08
20	What assets, if any, yielding no income during the year, . .	28,515.00
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	50,000.00
23	Date of annual meeting for choice of officers, July.	

OFFICERS.— President, George H. Hoyt; Vice-President, Charles A. Hawley; Treasurer, Franklin Miller; Directors or Trustees, William W. Skiddy, Albert G. Weed, William H. Judd, Theodore Leeds, Franklin Miller, Charles H. Lounsbury, Amos M. Brush, Stephen E. Reed, Dwight Waugh.



## STATE SAVINGS BANK, HARTFORD.

JOHN W. STEDMAN, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1895.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,662,943.06	Whole Amt. of Deposits, \$4,052,187.55
Loans on Collateral Security, 142,860.00	Surplus Account, . . . 100,971.37
Loans on Personal Sec'y only, 8,400.00	Interest Account, . . . 19,075.78
United States Bonds, . . . 54,000.00	
Town, City, and Corp. Bonds, 269,000.00	
Railroad Bonds, . . . 1,297,230.04	
Bank Stocks in Connecticut, 343,371.90	
Real Estate by Foreclosure, 292,907.01	
Banking House, . . . 34,000.00	
State Warrants, . . . 10,434.87	
Premium Account, . . . 25,000.00	
Expense Account, . . . 9,882.88	
Cash on hand, . . . 22,204.94	
Total Assets, . . . \$4,172,234.70	Total Liabilities, . . \$4,172,234.70

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Coupon, . . . . \$	50,000.00	54,000.00	56,250.00
STATE WARRANTS.			
State of Washington Warrants, . . . \$	10,434.87	10,434.87	10,434.87
TOWN, CITY, AND CORPORATION BONDS.			
City of Cincinnati, Ohio, 7 $\frac{3}{10}$ s, 1902, \$	102,000.00	120,000.00	122,400.00
“ “ “ 7 $\frac{3}{10}$ s, 1906,	100,000.00	123,000.00	130,000.00
“ Toledo, “ 4 $\frac{1}{2}$ s, 1903,	25,000.00	26,000.00	26,000.00
Totals, . . . . . \$	227,000.00	269,000.00	278,400.00
RAILROAD BONDS.			
Baltimore & Cumberland Valley, 6s, 1931, \$	50,000.00	63,000.00	66,000.00
Buffalo, New York & Erie, 7s, 1916,	125,000.00	169,000.00	171,250.00
Central Ohio, 4 $\frac{1}{2}$ s, 1930,	20,000.00	20,000.00	20,800.00
Chicago, Milwaukee & St. Paul:—			
Dubuque Division, 6s, 1920,	20,000.00	22,000.00	24,600.00
Mineral Point “ 5s, 1910,	40,000.00	40,000.00	42,800.00
Southwestern, “ 6s, 1909,	20,000.00	22,000.00	23,800.00
Chicago & Northwestern:—			
Cedar Rapids & Mo. River, 7s, 1916,	70,000.00	92,800.00	95,900.00
Iowa Midland, 8s, 1900,	50,000.00	58,000.00	58,000.00



## STATE SAVINGS BANK, HARTFORD.— CONTINUED.

## INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.						
Chicago & Northwestern:—						
Madison,	7s,	1911,	\$	53,000.00	69,000.04	69,430.00
Menominee,	7s,	1911,		53,000.00	68,430.00	69,430.00
Northwestern Union,	7s,	1917,		55,000.00	73,000.00	77,000.00
Chicago & Rock Island,	6s,	1917,		8,000.00	9,000.00	10,480.00
Delaware, Lack. & Western:—						
Morris & Essex,	7s,	1914,		30,000.00	38,000.00	42,600.00
Warren,	7s,	1900,		35,000.00	40,000.00	40,500.00
Delaware & Bound Brook,	7s,	1905,		20,000.00	25,000.00	25,000.00
Evansville & Terre Haute:—						
Sullivan County Branch,	5s,	1930,		13,000.00	13,000.00	13,000.00
Fonda, Johnstown & Glovr'sville,	6s,	1921,		10,000.00	12,000.00	12,700.00
Iowa Falls & Sioux City,	7s,	1917,		40,000.00	50,000.00	53,200.00
Joliet & Northern Indiana,	7s,	1907,		100,000.00	125,000.00	126,000.00
Oswego & Rome,	7s,	1915,		40,000.00	50,000.00	57,200.00
Pitts., McKeesport & Yongh.,	6s,	1922,		20,000.00	25,000.00	26,000.00
Saginaw & Western,	6s,	1913,		30,000.00	30,000.00	26,000.00
Shamokin Valley & Pottsville,	7s,	1901,		20,000.00	23,000.00	23,000.00
Staten Island,	4½s,	1943,		100,000.00	100,000.00	103,000.00
St. Paul, Minneapolis & Manitoba:—						
Dakota Extension,	6s,	1910,		30,000.00	35,000.00	35,400.00
Eastern Railroad of Minn.,	5s,	1908,		25,000.00	25,000.00	26,000.00
Totals,			\$	1,077,000.00	1,297,230.04	1,339,090.00
BANK STOCKS.						
83 shares	Ætna	National,	Hartford, Conn., \$	8,300.00	10,865.00	12,035.00
426	"	American	" " "	21,300.00	27,420.00	29,400.00
40	"	Charter Oak	" " "	4,000.00	4,000.00	3,800.00
50	"	Exchange	" " "	2,500.00	2,500.00	3,000.00
50	"	Farm. & Mec.	" " "	5,000.00	5,000.00	5,600.00
253	"	First	" " "	25,300.00	25,300.00	27,500.00
85	"	Hartford	" " "	8,500.00	11,937.00	12,000.00
110	"	Phoenix	" " "	11,000.00	13,000.00	13,000.00
600	"	Mercantile	" " "	60,000.00	60,000.00	54,000.00
140	"	City,	" " "	14,000.00	14,000.00	14,000.00
20	"	Conn. Riv. Bank. Co.,	" " "	600.00	800.00	800.00
270	"	Conn. T. & S. D. Co.,	" " "	27,000.00	36,400.00	44,550.00
250	"	Security Company,	" " "	25,000.00	31,250.00	31,250.00
20	"	State,	" " "	2,000.00	2,000.00	2,000.00
80	"	Central Nat	, Middletown, "	6,000.00	8,000.00	8,000.00
10	"	Citizens	" Waterbury, "	1,000.00	1,200.00	1,330.00
60	"	First	" Meriden, "	6,000.00	7,000.00	7,000.00
100	"	Home	" " "	10,000.00	12,000.00	12,000.00
25	"	New Britain	" New Britain, "	2,500.00	3,300.00	3,500.00
50	"	First	" Litchfield, "	5,000.00	5,800.00	6,000.00
80	"	First	" Norwich, "	8,000.00	8,000.00	8,000.00
100	"	Second	" " "	10,000.00	10,000.00	10,000.00

## STATE SAVINGS BANK, HARTFORD.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.			
250 shares Thames Nat., Norwich, Conn., \$	25,000.00	36,000.00	37,500.00
300 " N. Haven Co. " New Haven, "	3,000.00	3,600.00	3,900.00
21 " Southport " Southport, "	2,100.00	3,999.90	4,500.00
Totals, . . . . . \$	293,100.00	343,371.90	354,665.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,749; total amount, \$1,473,065.34
2	Number of depositors having \$1,000 and not over \$2,000, .	930; total amount, 1,215,864.32
3	Number of depositors having over \$2,000 and not over \$10,000, .	409; total amount, 1,363,257.89
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors, . . . . .	8,088; total deposits, \$4,052,187.55
6	Largest amount due a single depositor, . . . . .	9,586.47
7	Number of accounts opened during the year, 904; number closed, 684.	
8	Amount of income received during the year, . . . . .	214,389.37
9	Amount of dividends declared during the year, . . . . .	151,193.74
10	Amount deposited, including interest credited, the past year, .	976,536.83
11	Amount withdrawn during the year, . . . . .	756,337.04
12	Increase of deposits the past year, . . . . .	220,199.79
13	Amount carried to surplus or profit and loss during the year, .	1,058.25
14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	None.
16	Rate of dividend the last year, 4 per cent.; when paid, August and February.	
17	State tax during the past year, . . . . .	8,697.16
18	Total office expenses the past year, including salaries, . . . .	9,882.88
19	Net amount of income during the year from real estate owned, .	7,526.96
20	What assets, if any, yielding no income during the year, . . . .	71,392.52
21	Are all loans upon real estate secured by first mortgage? . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	43,500.00
23	Date of annual meeting for choice of officers, third Wednesday in July.	

OFFICERS.— President, G. F. Davis; Treasurer, John W. Stedman; Directors or Trustees, Gustavus F. Davis, Miles W. Graves, D. W. C. Skilton, Samuel Taylor, George E. Hatch, Henry E. Taintor, Charles E. Billings, Henry Roberts, Samuel M. Bronson, Stanley B. Bosworth, Frederick W. Davis, John P. Wheeler, B. Rowland Allen, John W. Stedman.

## THE STONINGTON SAVINGS BANK.

D. B. SPALDING, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$259,472.38	Whole Amount of Deposits, . . .	\$663,563.60
Loans on Collateral Security, . . .	35,060.00	Surplus Account, . . .	33,666.46
Loans on Personal Sec'y only, . . .	16,118.78	Interest Account, . . .	9,323.38
Town, City, and Corpora- tion Bonds, . . .	9,812.50		
Railroad Bonds, . . .	64,160.96		
Railroad Stocks, . . .	7,514.00		
Bank Stocks in Connecticut, . . .	91,027.50		
Real Estate by Foreclosure and otherwise, . . .	207,571.39		
Tax Account, . . .	44.00		
Insurance Account, . . .	145.02		
Expense Account, . . .	1,943.67		
Cash in Bank, . . .	13,683.24		
Total Assets, . . .	\$706,553.44	Total Liabilities, . . .	\$706,553.44

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MAREET VALUE.
RAILROAD STOCKS.			
New York, Ontario & Western, . . . . \$	44,200.00	7,514.00	7,956.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, Ohio, . . . . 6s, 1901, \$	7,000.00	7,600.00	7,600.00
"    Davenport, Iowa, . . . . 6s, 1899, \$	2,000.00	2,212.50	2,200.00
Totals, . . . . . \$	9,000.00	9,812.50	9,800.00
RAILROAD BONDS.			
Joliett & Northern Indiana, . . . . 7s, 1907, \$	8,000.00	7,700.00	9,840.00
Chic., Milwaukee & St. Paul:—			
Mineral Point, . . . . . 5s, 1919, \$	15,000.00	14,316.72	16,050.00
Chicago & Pacific Western, . . . . 5s, 1921, \$	12,000.00	11,729.58	13,800.00
Mineral Range, . . . . . 5s, 1921, \$	30,000.00	30,414.66	30,600.00
Totals, . . . . . \$	65,000.00	64,160.96	70,290.00
BANK STOCKS.			
32 shares City of Hartford, Hartf'd, Conn., \$	3,200.00	3,200.00	3,360.00
317 "    First National, Stonington, " \$	31,700.00	37,337.00	41,210.00

## THE STONINGTON SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
120 shares Pawcatuck Nat., Pawcat'k, Ct., \$	6,000.00	7,202.50	5,400.00
60 " Uncas " Norwich, " "	6,000.00	6,600.00	6,600.00
190 " First " " " "	19,000.00	20,940.00	20,900.00
39 " Thames " " " "	3,900.00	5,868.00	5,850.00
39 " Merchants " " " "	3,900.00	3,900.00	4,758.00
50 " Second " " " "	5,000.00	5,980.00	5,000.00
Totals, . . . . . \$	78,700.00	91,027.50	93,078.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	1,095; total amount,	\$226,363.47
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	110; total amount,	150,394.71
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	68; total amount,	268,845.32
4	Number of depositors having over \$10,000, . . . . .	1; total amount,	17,960.10
5	Total number of depositors, . . . . .	1,274; total deposits,	\$663,563.60
6	Largest amount due a single depositor, . . . . .		17,960.10
7	Number of accounts opened during the year, 126; number closed, 102.		
8	Amount of income received during the year, . . . . .		33,382.52
9	Amount of dividends declared during the year, . . . . .		25,220.20
10	Amount deposited, including interest credited, the past year, . . . . .		77,873.42
11	Amount withdrawn during the year, . . . . .		64,141.34
12	Increase of deposits the past year, . . . . .		13,732.08
13	Amount carried to surplus or profit and loss during the year, . . . . .		532.01
14	Amount of paper past due, . . . . .		None.
15	Amount of paper charged off the past year, . . . . .		2,686.00
16	Rate of dividend the last year, 4 per cent.; when paid, December 15, 1894, and June 15, 1895.		
17	State tax during the past year, . . . . .		976.17
18	Total office expenses the past year, including salaries, . . . . .		2,404.70
19	Net amount of income during the year from real estate owned, . . . . .		4,545.11
20	What assets, if any, yielding no income during the year, . . . . .		10,764.00
21	Are all loans upon real estate secured by first mortgage? . . . . .		Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .		27,000.00
23	Date of annual meeting for choice of officers, June 28, 1895.		

OFFICERS.—President, Richard A. Wheeler; Treasurer, D. B. Spalding; Directors or Trustees, Richard A. Wheeler, William J. H. Pollard, Moses A. Pendleton, Daniel B. Spalding, Oscar F. Pendleton, George H. Robinson, Horace N. Pendleton.



## SUFFIELD SAVINGS BANK.

SAMUEL WHITE, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$80,141.00	Whole Amt. of Deposits,	\$157,907.97
Loans on Collateral Security,	17,150.00	Surplus Account,	14,234.95
Loans on Personal Sec'y only,	3,000.00	Interest Account,	1,224.98
Town, City, and Corp. Bds.,	22,939.00		
Town, City, and Borough			
Notes and Orders, . . .	2,000.00		
Railroad Bonds, . . .	23,000.00		
Railroad Stocks, . . .	450.00		
Bank Stocks in Connecticut,	24,000.00		
Expense Account, . . .	50.45		
Cash in Bank, . . .	637.45		
Total Assets, . . .	\$173,367.90	Total Liabilities, . . .	\$173,367.90

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
2 Notes of the Town of East Granby, 1 of 4 {	\$ 1,000.00	1,000.00	1,000.00
years, one of 1 year, . . . . . }	1,000.00	1,000.00	1,000.00
Totals, . . . . .	\$ 2,000.00	2,000.00	2,000.00
RAILROAD STOCKS.			
30 shares Connecticut Western, . . . .	\$ 3,000.00	450.00	450.00
TOWN, CITY, AND CORPORATION BONDS.			
2 Columbus, City, . . . . .	\$1,000, 6s, \$ 2,000.00	2,000.00	2,000.00
2 " " " " " " " " " "	100, 6s, 200.00	200.00	200.00
6 Sioux City, " " " " " " " "	1,000, 6s, 6,000.00	6,000.00	6,000.00
7 " " " " " " " " " "	100, 6s, 700.00	700.00	700.00
17 City of Youngstown, Ohio, " " " "	6s, 6,039.00	6,039.00	6,039.00
5 " Davenport, " " " " " "	1,000, 6s, 5,000.00	5,000.00	5,000.00
6 " Denver, Col., " " " " " "	500, 6s, 3,000.00	3,000.00	3,000.00
Totals, . . . . .	\$ 22,939.00	22,993.00	22,939.00



## SUFFIELD SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
5	Rome, Watertown & Ogdensb'h,	\$1,000,	5s,	\$ 5,000.00	5,000.00	5,000.00
5	Chicago & Northwestern,	"	7s,	5,000.00	5,000.00	7,000.00
3	"	"	6s,	3,000.00	3,000.00	3,300.00
5	Cedar Rapids & Missouri River,	"	7s,	5,000.00	5,000.00	6,750.00
5	Staten Island,	"	4½s,	5,000.00	5,000.00	5,000.00
Totals, . . . . .				\$ 23,000.00	23,000.00	27,550.00
BANK STOCKS.						
130	shares First	National,	Suffield,	\$ 13,000.00	13,000.00	19,500.00
34	" "	"	Hartford,	3,400.00	3,400.00	3,570.00
9	" Mercantile	"	"	900.00	900.00	900.00
40	" Conn. River,	"	"	1,200.00	1,200.00	1,200.00
48	" City Bank,	"	"	4,800.00	4,800.00	4,800.00
7	" Merchants	"	Norwich,	700.00	700.00	700.00
Totals, . . . . .				\$ 24,000.00	24,000.00	30,670.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	707; total amount,	\$105,915.89
2	Number of depositors having \$1,000, and not over \$2,000,	26; total amount,	32,933.05
3	Number of depositors having over \$2,000 and not over \$10,000,	7; total amount,	19,059.03
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	740; total deposits,	\$157,907.97
6	Largest amount due a single depositor,		4,400.00
7	Number of accounts opened during the year, 84; number closed, 84,		
8	Amount of income received during the year,		11,677.26
9	Amount of dividends declared during the year,		6,163.24
10	Amount deposited, including interest credited, the past year,		37,528.05
11	Amount withdrawn during the year,		39,872.99
12	Decrease of deposits the past year,		2,344.94
13	Amount carried to surplus or profit and loss during the year, net,		2,016.33
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the past year, 4 per cent.; when paid, February and August,		
17	State tax during the past year,		277.94
18	Total office expenses the past year, including salaries,		895.26

## SUFFIELD SAVINGS BANK.— CONTINUED.

## MISCELLANEOUS ITEMS.— CONTINUED.

19	Net amount of income during the year from real estate owned, . . .	None.
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans on real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . .	\$11,000.00
23	Date of annual meeting for choice of officers, second Wednesday of July.	

OFFICERS.— President, M. T. Newton; Treasurer, Samuel White; Directors or Trustees, William L. Loomis, Martin H. Smith, Edward A. Fuller, Samuel White, Horace K. Ford, Oliver C. Rose, Mathew T. Newton, Thaddeus H. Spencer, Samuel McAuley, Clinton Phelps, Edward Halliday, Fred B. Hatheway.

## THOMASTON SAVINGS BANK.

HENRY E. STOUGHTON, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$220,040.00	Whole Amt. of Deposits, . .	\$413,083.61
Loans on Collateral Security, . .	44,495.00	Surplus Account, . . .	15,000.00
Loans on Personal Sec'y only, . .	34,650.00	Interest Account, . . .	16,497.21
Town, City, and Corpora- tion Bonds, . . .	65,000.00		
Town, City, and Borough Notes and Orders, . . .	5,500.00		
Railroad Bonds, . . .	21,000.00		
Bank Stocks in Connecticut, . .	43,150.00		
Real Estate by Foreclosure, . .	4,696.20		
Expense Account, . . .	910.30		
Cash in Bank, . . .	5,139.32		
Total Assets, . . .	\$444,580.82	Total Liabilities, . . .	\$444,580.82

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Plymouth, Conn., . . . . \$	5,500.00	5,500.00	5,500.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Middletown, Conn., 4s, 1910, \$	5,000.00	5,000.00	5,100.00
" Naugatuck, " 4s, 1912,	10,000.00	10,000.00	10,200.00
City of Minneapolis, Minn., 4s, 1920,	5,000.00	5,000.00	5,250.00
" Newark, N. J., 4s, 1922,	5,000.00	5,000.00	5,200.00
" Columbus, Ohio, 5s, 1920,	5,000.00	5,000.00	5,700.00
" Trenton, N. J., 5s, 1897,	10,000.00	10,000.00	10,300.00
" Cincinnati, Ohio, 7s, 1904,	5,000.00	5,000.00	6,100.00
" Omaha, Neb., 5s, 1912,	10,000.00	10,000.00	11,000.00
" Aurora, Ill., 6s, 1900,	5,000.00	5,000.00	5,150.00
County of Fairfield, Conn, 4s, 1903-1913,	5,000.00	5,000.00	5,100.00
Totals, . . . . . \$	65,000.00	65,000.00	69,100.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul, 6s, 1920, \$	6,000.00	6,000.00	7,200.00
McKeesport & Belle Vernon, 6s, 1918,	5,000.00	5,000.00	6,250.00
Shamokin Valley & Pottsville, 7s, 1901,	5,000.00	5,000.00	5,550.00
Morris & Essex, 7s, 1914,	5,000.00	5,000.00	7,000.00
Totals, . . . . . \$	21,000.00	21,000.00	26,000.00

## THOMASTON SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.						
10 shares	Middlesex Co. Nat.,	Middletown,	\$	1,000.00	1,000.00	1,000.00
15 "	Birmingham "	Birmingham,		1,500.00	1,500.00	2,000.00
85 "	Manufacturers "	Waterbury,		8,500.00	8,500.00	10,000.00
105 "	Waterbury "	"		5,250.00	5,250.00	9,400.00
30 "	Citizens "	"		3,000.00	3,000.00	3,800.00
50 "	Fourth "	"		5,000.00	5,000.00	6,500.00
40 "	Pahquioque, "	Danbury,		4,000.00	4,000.00	4,500.00
8 "	First "	Meriden,		800.00	800.00	825.00
25 "	Home "	"		2,500.00	2,500.00	2,800.00
3 "	Yale "	New Haven,		300.00	300.00	350.00
12 "	Second "	"		1,200.00	1,200.00	2,000.00
10 "	Merchants "	Norwich,		1,000.00	1,000.00	1,000.00
14 "	Nat. Exchange, "	Hartford,		700.00	700.00	750.00
11 "	New Britain "	New Britain,		1,100.00	1,100.00	1,500.00
40 "	Bristol "	Bristol,		4,000.00	4,000.00	5,000.00
33 "	Southington "	Southington,		3,300.00	3,300.00	3,300.00
Totals,				\$ 43,150.00	43,150.00	54,725.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,524; total amount,	\$243,276.69
2	Number of depositors having \$1,000 and not over \$2,000,	79; total amount,	108,688.08
3	Number of depositors having over \$2,000 and not over \$10,000,	23; total amount,	61,118.84
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,626; total deposits,	\$413,083.61
6	Largest amount due a single depositor,		4,096.68
7	Number of accounts opened during the year, 277; number closed,	250.	
8	Amount of income received during the year,		24,131.45
9	Amount of dividends declared during the year,		15,891.89
10	Amount deposited, including interest credited, the past year,		121,166.21
11	Amount withdrawn during the year,		113,561.38
12	Increase of deposits the past year,		7,604.83
13	Amount carried to surplus or profit and loss during the year,		3,000.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, 2 per cent. in January and 2 per cent. in July.		
17	State tax during the past year,		897.72
18	Total office expenses the past year, including salaries,		1,888.48
19	Net amount of income during the year from real estate owned,		110.71
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.

## THOMASTON SAVINGS BANK.— CONTINUED.

## MISCELLANEOUS ITEMS. — CONTINUED.

- 22 Largest amount loaned to one individual, company, society, or corporation, \$15,000.00  
23 Date of annual meeting for choice of officers, last Wednesday in July.

OFFICERS. — President, John H. Wood; Treasurer, Henry E. Stoughton; Directors or Trustees, John H. Wood, R. T. Andrews, G. A. Stoughton, Porter Darrow, H. F. Bradford, Willis G. French, Henry A. Welton, Henry E. Stoughton.



## THOMPSON SAVINGS BANK OF PUTNAM.

ELMER C. WOOD, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$244,472.90	Whole Amt. of Deposits, . .	\$449,375.77
Loans on Collateral Security, . .	49,394.00	Surplus Account, . . .	20,000.00
Loans on Personal Sec'y only, . .	70,699.09	Interest Account, . . .	1,902.22
Loans to Cities, . . .	5,947.79	Profit and Loss Account, . .	516.26
Town, City, and Corp. Bonds, . .	16,492.30	Rents, . . .	135.43
Railroad Bonds, . . .	14,112.50		
Bank Stocks in Connecticut, . .	23,558.00		
Bank Stocks in other States, . .	19,990.05		
Real Estate by Foreclosure, . .	13,278.59		
Banking House, . . .	6,441.24		
Expense Account, . . .	475.04		
Cash in Bank, . . .	7,068.18		
Total Assets, . . .	\$471,929.68	Total Liabilities, . . .	\$471,929.68

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
LOANS TO CITIES.			
Tacoma Warrants, . . . . .	\$ 5,947.79	5,947.79	7,531.76
TOWN, CITY, AND CORPORATION BONDS.			
City of Duluth, . . . . . 6s, 1895-1896, . .	\$ 7,658.26	7,658.26	7,741.45
Husted Investment Bonds, . . . . . 6s, 1897, . .	8,664.04	8,664.04	8,664.04
New York City Sub. Water Co., . . . . .	170.00	170.00	170.00
Totals, . . . . .	\$ 16,492.30	16,492.30	16,575.49
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul:—			
Mineral Point Division, . . . . . 5s, 1910, . .	\$ 10,000.00	9,406.25	10,750.00
Chicago & Pacific Western Div., . . . . . 5s, 1921, . .	5,000.00	4,706.25	5,750.00
Totals, . . . . .	\$ 15,000.00	14,112.50	16,500.00
BANK STOCKS.			
75 shares Thompson National, . . . . . Putnam, . .	\$ 7,500.00	11,003.00	5,625.00
12 " Home " . . . . . Meriden, . .	1,200.00	1,380.00	1,440.00
6 " First " . . . . . " . .	600.00	650.00	750.00
73 " City " . . . . . Bridgeport, . .	7,300.00	10,525.00	11,680.00

## THOMPSON SAVINGS BANK OF PUTNAM.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
50	shares Continental National, New York, . \$	5,000.00	5,499.36	6,600.00
50	“ Central “ “	5,000.00	5,506.25	6,000.00
60	“ Western “ “	6,000.00	8,984.44	6,720.00
Totals, . . . . . \$		32,600.00	43,548.05	38,815 00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	1,294; total amount,	\$223,180.58
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	101; total amount,	133,788.81
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	30; total amount,	92,406.38
4	Number of depositors having over \$10,000, . . . . .	0; total amount,	0
5	Total number of depositors, . . . . .	1,425; total deposits,	\$449,375.77
6	Largest amount due a single depositor, . . . . .		8,123.06
7	Number of accounts opened during the year, 325; number closed, 173.		
8	Amount of income received during the year, . . . . .		21,956.86
9	Amount of dividends declared during the year, . . . . .		17,125.81
10	Amount deposited, including interest credited, the past year, . . . . .		83,285.61
11	Amount withdrawn during the year, . . . . .		79,865.75
12	Increase of deposits the past year, . . . . .		3,419.86
13	Amount carried to surplus or profit and loss during the year, . . . . .		900.00
14	Amount of paper past due, . . . . .		86,955.03
15	Amount of paper charged off the past year, . . . . .		1,125.00
16	Rate of dividend the last year, 4 per cent.; when paid, February 1 and August 1.		
17	State tax during the past year, . . . . .		970.77
18	Total office expenses the past year, including salaries, . . . . .		2,901.54
19	Net amount of income during the year from real estate owned, . . . . .		626.14
20	What assets, if any, yielding no income during the year, . . . . .		58,364.12
21	Are all loans upon real estate secured by first mortgage? . . . . .		Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .		30,000.00
23	Date of annual meeting for choice of officers, last Tuesday of July.		

OFFICERS.—President, George H. Nichols; Treasurer, Elmer C. Wood; Directors or Trustees, Prescott Bartlett, Henry H. Dike, David Chase, F. M. Messenger, John Elliott, Charles Arnold, James N. Kingsbury, Marvin D. Elliott, Thomas Hutchinson, Oscar Tourtellotte, O. G. Chase, Elmer C. Wood.

## TORRINGTON SAVINGS BANK.

ISAAC W. BROOKS, Treasurer.

INCORPORATED, 1868.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$353,480.00	Whole Amt. of Deposits, . . .	\$721,270.62
Loans on Collateral Sec'ty, . . .	20,400.00	Surplus Account, . . .	17,097.64
Loans on Personal Sec'ty only, . . .	56,335.00	Interest Account, . . .	16,030.31
United States Bonds, . . .	20,000.00		
Town, City, and Corp. B'ds, . . .	154,000.00		
Town, City, and Borough Notes and Orders, . . .	79,000.00		
Railroad Bonds, . . .	25,000.00		
Bank Stocks in Connecticut, . . .	13,200.00		
Cash in Bank, . . .	32,983.57		
Total Assets, . . .	\$754,398.57	Total Liabilities, . . .	\$754,398.57

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, . . . . . \$	20,000.00	20,000.00	22,400.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Torrington Orders, . . . . . \$	48,000.00	48,000.00	48,000.00
“ Thomaston, “ . . . . .	15,000.00	15,000.00	15,000.00
Borough of Torrington “ . . . . .	16,000.00	16,000.00	16,000.00
Totals, . . . . . \$	79,000.00	79,000.00	79,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Thomaston, Conn., 4s, 1904, \$	15,000.00	15,000.00	15,450.00
“ Naugatuck, “ 4s, 1912, . . . . .	10,000.00	10,000.00	10,400.00
Borough of Norwalk, “ 4s, 1926, . . . . .	5,000.00	5,000.00	5,200.00
“ Torrington, “ 4s, 1924, . . . . .	30,000.00	30,000.00	31,200.00
City of Boston, Mass., 4s, 1899, . . . . .	10,000.00	10,000.00	10,200.00
“ “ “ 4s, 1911, . . . . .	10,000.00	10,000.00	10,700.00
“ Providence, R. I., 5s, 1900, . . . . .	12,000.00	12,000.00	12,720.00
“ “ “ 5s, 1906, . . . . .	3,000.00	3,000.00	3,240.00
“ New Haven, Conn., 4s, 1913, . . . . .	19,000.00	19,000.00	19,950.00
“ Hartford, “ 6s, 1897, . . . . .	10,000.00	10,000.00	10,400.00
“ Meriden, “ 4s, 1905, . . . . .	15,000.00	15,000.00	15,450.00
“ Ansonia, “ 4s, 1915, . . . . .	10,000.00	10,000.00	10,400.00
City School District, New Haven, 4s, 1909, . . . . .	5,000.00	5,000.00	5,250.00
Totals, . . . . . \$	154,000.00	154,000.00	160,560.00

## TORRINGTON SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
N. Y., New Haven & Hartford,	4s,	1903,	\$	15,000 00	15,000 00	15,450.00
New London Northern,	4s,	1910,		10,000.00	10,000.00	10,500.00
Totals,			\$	25,000.00	25,000.00	25,950.00
BANK STOCKS.						
55 shares First National,	Litchfield,		\$	5,500.00	6,050.00	6,325.00
31 " Hurlbut	Winsted,			3,100.00	4,650.00	4,650.00
25 " Thomaston	Thomaston,			2,500.00	2,500.00	2,750.00
Totals,			\$	11,100.00	13,200.00	13,725.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,478; total amount,	\$385,201.73
2	Number of depositors having \$1,000 and not over \$2,000,	128; total amount,	165,303.33
3	Number of depositors having over \$2,000 and not over \$10,000,	58; total amount,	170,765.56
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,664; total deposits,	\$721,270.62
6	Largest amount due a single depositor,		9,145.63
7	Number of accounts opened during the year, 610; number closed,	407.	
8	Amount of income received during the year,		33,347.40
9	Amount of dividends declared during the year,		25,347.13
10	Amount deposited, including interest credited, the past year,		270,735.00
11	Amount withdrawn during the year,		197,932.19
12	Increase of deposits the past year,		72,802.81
13	Amount carried to surplus or profit and loss during the year,		1,697.93
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, 2 per cent. in January, 2 per cent. in July.		
17	State tax during the past year,		1,538.92
18	Total office expenses the past year, including salaries,		2,574.01
19	Net amount of income during the year from real estate owned, no real estate.		
20	What assets, if any, yielding no income during the year,		None.
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		15,000.00
23	Date of annual meeting for choice of officers, second Monday in July.		

OFFICERS.—President, Elisha Turner; Treasurer, Isaac W. Brooks; Directors or Trustees, Elisha Turner, Isaac W. Brooks, Charles F. Brooker, Edward C. Hotchkiss, John W. Brooks, Charles L. McNeil, Edward T. Coe.



## UNION SAVINGS BANK, DANBURY.

LEVI P. TREADWELL, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$790,599.00	Whole Amt. of Deposits, .	\$1,179,835.08
Loans on Collateral Security, .	16,300.00	Surplus Account, . . .	50,000.00
Loans on Personal Sec'ty only, .	43,828.00	Interest Account, . . .	42,229.33
Town, City, and Corp. Bonds, .	78,400.00		
Town, City, and Borough Notes and Orders, . . .	41,400.00		
School Dist. Notes and Orders, .	12,739.30		
Railroad Bonds, . . .	167,700.00		
Bank Stocks in Connecticut, .	33,200.00		
Bank Stocks in other States, .	8,640.00		
Real Estate by Foreclosure, .	17,575.00		
Banking House, . . .	26,000.00		
Cash in Bank, . . .	28,944.31		
Cash on hand, . . .	6,738.80		
Total Assets, . . .	\$1,272,064.41	Total Liabilities, . . .	\$1,272,064.41

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Brookfield, . . . . .	400.00	400.00	400.00
Borough of Bethel, . . . . .	2,000.00	2,000.00	2,000.00
City of Danbury, . . . . .	39,000.00	39,000.00	39,000.00
Totals, . . . . .	41,400.00	41,400.00	41,400.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School District, Danbury, . . .	11,500.00	11,500.00	11,500.00
Deer Hill " " " " . . .	1,000.00	1,000.00	1,000.00
Middle River " " " " . . .	89.30	89.30	89.30
Beaver Brook " " " " . . .	50.00	50.00	50.00
Mill Plain " " " " . . .	100.00	100.00	100.00
Totals, . . . . .	12,739.30	12,739.30	12,739.30
TOWN, CITY, AND CORPORATION BONDS.			
Sioux City, Iowa, . . . . . 4½s, 1914, \$	10,000.00	10,000.00	10,675.00
Dubuque, Iowa, . . . . . 5s, 1901,	2,000.00	2,000.00	2,130.00
Davenport, Iowa, . . . . . 6s, 1901,	5,000.00	5,000.00	5,500.00
Harrisburg, Penn., . . . . . 5s, 1900,	4,900.00	4,900.00	4,900.00



## UNION SAVINGS BANK, DANBURY.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.						
Canton, Ohio, . . . . .	5s,	1896,	\$	1,200.00	8,400.00	8,568.00
“ “ . . . . .	5s,	1897,		1,200.00		
“ “ . . . . .	5s,	1898,		1,200.00		
“ “ . . . . .	5s,	1899,		1,200.00		
“ “ . . . . .	5s,	1900,		1,200.00		
“ “ . . . . .	5s,	1901,		1,200.00		
“ “ . . . . .	5s,	1902,		1,200.00	10,000.00	10,000.00
Topeka, Kansas, . . . . .	5s,	1913,		10,000.00		
Paterson, N. J., . . . . .	4½s,	1909,		10,000.00		
Spokane, Wash., . . . . .	5s,	1914,		10,000.00		
Omaha, Neb., . . . . .	5s,	1896,		1,000.00		7,200.00
“ “ . . . . .	5s,	1897,		1,900.00		
“ “ . . . . .	5s,	1898,		1,800.00		
“ “ . . . . .	5s,	1899,		2,000.00		
“ “ . . . . .	5s,	1904,		500.00		
“ “ . . . . .	5s,	1904,		10,000.00	10,400.00	10,500.00
Totals, . . . . .			\$	77,500.00	78,400.00	81,017.00
RAILROAD BONDS.						
Northwestern Union, . . . . .	7s,	1917,	\$	11,500.00	13,800.00	17,500.00
Chicago & Northwestern:—						
Madison Extension, . . . . .	7s,	1911,		10,000.00	13,000.00	14,000.00
Mineral Range, . . . . .	5s,	1931,		10,000.00	10,000.00	10,000.00
Saginaw & Western, . . . . .	6s,	1919,		10,000.00	5,000.00	5,000.00
Cedar Rapids & Missouri River, . . . . .	7s,	1916,		21,500.00	27,950.00	29,240.00
Escanaba & Lake Superior, . . . . .	6s,	1901,		5,000.00	5,000.00	5,600.00
Staten Island Railroad, . . . . .	4½s,	1943,		30,000.00	30,000.00	31,500.00
Evansville & Terre Haute, . . . . .	5s,	1930,		30,000.00	30,000.00	31,500.00
“ “ “Mt. Vernon Div., . . . . .	6s,	1923,		8,000.00	9,200.00	10,000.00
Baltimore & Cumberland Valley, . . . . .	6s,	1931,		10,000.00	12,000.00	13,000.00
St. Paul & Northern Pacific, . . . . .	6s,	1923,		5,000.00	6,000.00	6,000.00
St. Paul, Minneapolis & Manitoba, . . . . .	6s,	1910,		5,000.00	5,750.00	5,900.00
Totals, . . . . .			\$	156,000.00	167,700.00	179,240.00
BANK STOCKS.						
136 shares Danbury National, . . . . .	Danbury, .	\$		13,600.00	13,600.00	13,600.00
130 “ National Pahquioque, . . . . .	“			13,000.00	14,300.00	15,600.00
50 “ City National, . . . . .	Norwalk, .			5,000.00	5,000.00	5,250.00
3 “ Norwalk National, . . . . .	“			300.00	300.00	300.00
47 “ Ninth National, . . . . .	New York,			4,700.00	5,640.00	5,640.00
30 “ Western National, . . . . .	“			3,000.00	3,000.00	3,300.00
Totals, . . . . .			\$	39,600.00	41,840.00	43,690.00

## UNION SAVINGS BANK, DANBURY.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,360; total amount,	\$676,735.08
2	Number of depositors having \$1,000 and not over \$2,000, .	233; total amount,	298,000.00
3	Number of depositors having over \$2,000 and not over \$10,000, .	64; total amount,	205,100.00
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,657; total deposits,	\$1,179,835.08
6	Largest amount due a single depositor,		?
7	Number of accounts opened during the year,	610; number closed,	206.
8	Amount of income received during the year,		56,804.12
9	Amount of dividends declared during the year,		42,946.91
10	Amount deposited, including interest credited, the past year,		405,111.78
11	Amount withdrawn during the year,		320,565.95
12	Increase of deposits the past year,		84,545.83
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		3,500.00
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, October 1 and April 1.		
17	State tax during the past year,		2,562.68
18	Total office expenses the past year, including salaries,		3,250.00
19	Net amount of income during the year from real estate owned,		1,014.00
20	What assets, if any, yielding no income during the year,		5,500.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		28,000.00
23	Date of annual meeting for choice of officers, second Thursday in July.		

OFFICERS.— President, S. C. Holley; Treasurer, Levi P. Treadwell; Directors or Trustees, Wm. J. Rider, D. G. Penfield, C. A. Mallory, John H. Fanton, J. T. Bates, Geo. E. Chichester, W. H. Austin, L. L. Hubbell.

## WATERBURY SAVINGS BANK.

F. J. KINGSBURY, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$1,732,726.00	Whole Am't of Deposits, . . .	\$3,258,482.57
Loans on Collateral Sec'ty, . . .	472,850.00	Surplus Account, . . .	100,000.00
Loans on Personal Sec'ty only, . . .	205,800.00	Interest Account, . . .	96,875.49
Town, City, and Corp. Bonds, . . .	217,600.00	Over and Short, . . .	776.88
Town, City, and Borough Notes and Orders, . . .	10,000.00		
School District Notes and Orders, . . .	110,150.00		
Railroad Bonds, . . .	365,000.00		
Bank Stocks in Connecticut, . . .	124,060.00		
Real Estate by Foreclosure, . . .	25,460.96		
Tax Account, . . .	81.79		
Insurance Account, . . .	69.00		
Cash in Bank, . . .	192,337.19		
Total Assets, . . .	\$3,456,134.94	Total Liabilities, . . .	\$3,456,134.94

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Bonds, Center Dist., Waterbury, 4s, 1901-1910, \$	100,000.00	100,000.00	103,500.00
Orders, " " " " " "	10,000.00	10,000.00	10,000.00
" " South Brooklyn, Conn., . . .	150.00	150.00	150.00
Totals, . . . . .	\$ 110,150.00	110,150.00	113,650.00
TOWN, CITY, AND CORPORATION BONDS.			
Waterbury, Conn., Water, 7s, 1899, \$	25,000.00	25,000.00	27,000.00
" " City Hall, 7s, 1897-1901, . . .	8,000.00	8,000.00	8,560.00
" " Sewer, 4s, 1907, . . .	27,000.00	27,000.00	27,540.00
Cincinnati, Ohio, 7s, 1904, . . .	5,000.00	5,000.00	5,600.00
Columbus, " 6s, call, . . .	9,600.00	9,600.00	9,792.00
New Haven, Conn., 4s, 1897, . . .	3,000.00	3,000.00	3,060.00
Willimantic, " 4s, 1904, . . .	10,000.00	10,000.00	10,400.00
Minneapolis, Minn., 4s, 1910, . . .	20,000.00	20,000.00	20,800.00
Saginaw, Mich., 5s, 1893-1895, . . .	5,000.00	5,000.00	5,000.00
Cleveland, Ohio, 5s, 1894-1895, . . .	.....	.....	.....
New Haven, Town, 4s, 1907, . . .	60,000.00	60,000.00	61,800.00
Aurora, Ill., 6s, 1897-1901, . . .	20,000.00	20,000.00	21,000.00
Toledo, Ohio, 4½s, 1903, . . .	25,000.00	25,000.00	25,750.00
Totals, . . . . .	\$ 217,600.00	217,600.00	226,302.00

## WATERBURY SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Chicago & No. West., Menomine Ex,	7s, 1911,	\$ 50,000.00	50,000.00	60,000.00
N. Y., Providence & Boston,	4s, 1901,	50,000.00	50,000.00	51,500.00
“ “ “	7s, 1899,	4,000.00	4,000.00	4,320.00
Wisconsin Valley,	7s, 1909,	27,000.00	27,000.00	32,400.00
Chic., Mil. & St. Paul, So. West. Div.,	6s, 1909,	25,000.00	25,000.00	28,750.00
Delaware & Bound Brook,	7s, 1905,	20,000.00	20,000.00	23,400.00
Ottumwa, Cedar Falls & St. Paul,	5s, 1909,	20,000.00	20,000.00	21,400.00
Chicago & Tomah,	6s, 1905,	20,000.00	20,000.00	22,600.00
Illinois Central,	6s, 1898,	25,000.00	25,000.00	26,500.00
New York, New Haven & Hartford,	4s, 1903,	2,000.00	2,000.00	2,060.00
Harlem & Port Chester,	4s, 1911,	15,000.00	15,000.00	15,450.00
Evansville & Terre Haute (Mt. Ver.),	6s, 1923,	11,000.00	11,000.00	12,650.00
McKeesport & Belle Vernon (Gold),	6s, 1918,	16,000.00	16,000.00	19,200.00
N. Y., Prov. & Boston (Gold Reg.),	4s, 1942,	10,000.00	10,000.00	10,200.00
Chesapeake & Ohio,	6s, 1911,	10,000.00	10,000.00	11,700.00
Utica & Black River,	4s, 1922,	10,000.00	10,000.00	10,200.00
Terre Haute & Indianapolis,	5s, 1925,	50,000.00	50,000.00	55,000.00
Totals,		\$ 365,000.00	365,000.00	407,330.00
BANK STOCKS.				
602 shares Citizens Nat., Waterbury,		\$ 60,200.00	60,200.00	81,270.00
297 “ Waterbury “ “		14,850.00	14,850.00	28,215.00
50 “ Fourth “ “		5,000.00	5,000.00	6,000.00
40 “ First “ Portland,		4,000.00	4,000.00	4,400.00
80 “ Pahquioque “ Danbury,		8,000.00	8,000.00	10,000.00
100 “ First “ Litchfield,		10,000.00	10,000.00	11,200.00
60 “ “ “ Meriden,		6,000.00	6,000.00	6,720.00
70 “ Merchants “ New Haven,		3,500.00	3,500.00	3,500.00
10 “ First “ Middletown,		1,000.00	1,000.00	1,000.00
14 “ Birmingham “ Birmingham,		1,400.00	1,400.00	2,450.00
11 “ New Britain “ New Britain,		1,100.00	1,100.00	1,760.00
10 “ Danbury “ Danbury,		1,000.00	1,000.00	1,200.00
4 “ Hartford “ Hartford,		400.00	400.00	640.00
5 “ Thomaston “ Thomaston,		500.00	500.00	600.00
67 “ Conn. Riv. Bk. Co., Hartford,		2,010.00	2,010.00	2,010.00
30 “ Ætna Nat., “		3,000.00	3,000.00	3,350.00
21 “ Middlesex Co. “ Middletown,		2,100.00	2,100.00	2,142.00
Totals,		\$ 124,060.00	124,060.00	166,457.00



## WATERBURY SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,416; total amount, \$1,578,756.70
2	Number of depositors having \$1,000 and not over \$2,000,	541; total amount, 699,400.00
3	Number of depositors having over \$2,000 and not over \$10,000,	257; total amount, 943,300.00
4	Number of depositors having over \$10,000,	2; total amount, 37,025.87
5	Total number of depositors,	6,216; total deposits, \$3,258,482.57
6	Largest amount due a single depositor,	26,344.19
7	Number of accounts opened during the year, 907; number closed, 828.	
8	Amount of income received during the year,	173,693.28
9	Amount of dividends declared during the year,	137,567.33
10	Amount deposited, including interest credited, the past year,	721,696.94
11	Amount withdrawn during the year,	627,504.81
12	Increase of deposits the past year,	94,192.13
13	Amount carried to surplus or profit and loss during the year,	12,024.19
14	Amount of paper past due,	None.
15	Amount of paper charged off the past year,	None.
16	Rate of dividend the last year, $4\frac{1}{2}$ per cent.; when paid, February and August 1st.	
17	State tax during the past year,	7,657.16
18	Total office expenses the past year, including salaries,	9,500.00
19	Net amount of income during the year from real estate owned,	726.70
20	What assets, if any, yielding no income during the year,	None.
21	Are all loans upon real estate secured by first mortgage?	Yes.
22	Largest amount loaned to one individual, company, society, or corporation,	76,000.00
23	Date of annual meeting for choice of officers, second Wednesday in June.	

OFFICERS.—President, Edward L. Frisbie; Treasurer, F. J. Kingsbury; Directors or Trustees, E. L. Frisbie, J. W. Smith, F. J. Kingsbury, F. L. Curtiss, A. S. Chase, J. M. Burrall, G. E. Terry, E. D. Steele, N. J. Welton.



## WATERTOWN SAVINGS BANK.

B. H. MATTOON, Treasurer.

INCORPORATED, 1894.

## STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$38,490.00	Whole Amount of Deposits, . . .	\$58,214.90
Loans on Personal Sec'y only, . . .	2,909.00	Surplus Account, . . .	200.00
Town, City, and Borough Notes and Orders, . . .	6,700.00	Interest Account, . . .	1,111.48
School Dist. Notes and Orders, . . .	3,750.00		
Cash in Bank, . . .	4,582.77		
Cash on hand, . . .	3,094.61		
Total Assets, . . .	\$59,526.38	Total Liabilities, . . .	\$59,526.38

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Watertown, . . . . . \$	6,700.00	6,700.00	6,700.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center District, Watertown, . . . . .	3,750.00	3,750.00	3,750.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . . . .	396; total amount, . . . . .	\$46,151.24
2	Number of depositors having \$1,000 and not over \$2,000, . . . . .	11; total amount, . . . . .	12,060.66
3	Number of depositors having over \$2,000 and not over \$10,000, . . . . .	0; total amount, . . . . .	0
4	Number of depositors having over \$10,000, . . . . .	0; total amount, . . . . .	0
5	Total number of depositors, . . . . .	407; total deposits, . . . . .	\$58,214.90
6	Largest amount due a single depositor, . . . . .		1,296.82
7	Number of accounts opened during the year, 181; number closed, 31. . . . .		
8	Amount of income received during the year, . . . . .		2,336.96
9	Amount of dividends declared during the year, . . . . .		1,560.27
10	Amount deposited, including interest credited, the past year, . . . . .		47,691.63
11	Amount withdrawn during the year, . . . . .		15,763.56
12	Increase of deposits the past year, . . . . .		31,928.07
13	Amount carried to surplus or profit and loss during the year, . . . . .		None.
14	Amount of paper past due, . . . . .		None.
15	Amount of paper charged off the past year, . . . . .		None.
16	Rate of dividend the last year, 5 per cent.; when paid, January and July, . . . . .		
17	State tax during the past year, . . . . .		1.15

## WATERTOWN SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

18	Total office expenses the past year, including salaries, . . .	Nothing.
19	Net amount of income during the year from real estate owned, . . .	Nothing.
20	What assets, if any, yielding no income during the year, . . .	None.
21	Are all loans upon real estate secured by first mortgage? . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . .	\$5,000.00
23	Date of annual meeting for choice of officers, third Wednesday in January.	

OFFICERS.—President, Augustus N. Woolson; Treasurer, Burton H. Mattoon; Directors or Trustees, Charles B. Mattoon, George H. Cowell, Jonathan Wootten, James M. Benton, Henry T. Dayton, Thomas Shields, William H. Smith, Bennett C. Atwood.

## WESTPORT SAVINGS BANK.

B. L. WOODWORTH, Treasurer.

INCORPORATED, 1860.

## STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$61,075 00	Whole Amt. of Deposits, . . .	\$102,309.32
Town, City, and Corp. Bonds, . . .	8,000.00	Surplus Account, . . .	3,500.00
Town, City, and Borough Notes and Orders, . . .	13,000.00	Interest Account, . . .	972.90
Railroad Bonds, . . .	10,000.00	Profit and Loss Account, . . .	5,358.53
Bank Stocks in Connecticut, . . .	9,400.00		
Bank Stocks in other States, . . .	9,800.00		
Tax Account, . . .	60.83		
Expense Account, . . .	101 75		
Cash in Bank, . . .	672.17		
Cash on hand, . . .	31.00		
Total Assets, . . .	\$112,140.75	Total Liabilities, . . .	\$112,140.75

## INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.				
City of St. Paul, . . .	4s, 1920, . . .	\$ 3,000.00	3,000.00	.....
" Chicago, . . .	4s, 1921, . . .	5,000.00	5,000.00	.....
Totals, . . .	. . .	\$ 8,000.00	8,000.00	.....
RAILROAD BONDS.				
Illinois Central, . . .	4s, 1951, \$	5,000.00	5,000.00	.....
Terre Haute & Indianapolis, . . .	5s, 1925, . . .	5,000.00	5,000.00	.....
Totals, . . .	. . .	\$ 10,000 00	10,000.00	.....
BANK STOCKS.				
6 shares Western National, . . .	New York, \$	600.00	600.00	672.00
19 " Windham " . . .	Willimantic, . . .	1,900.00	1,900.00	1,900.00
75 " First " . . .	Westport, . . .	7,500.00	7,500.00	7,500.00
10 " National Park, . . .	New York, . . .	1,000 00	1,000.00	2,700.00
17 " Continental National, . . .	" . . .	1,700.00	1,700.00	2,125.00
50 " Fourth " . . .	" . . .	5,000.00	5,000.00	8,500.00
15 " American Ex. " . . .	" . . .	1,500.00	1,500.00	2,400.00
Totals, . . .	. . .	\$ 19,200.00	19,200.00	25,797.00

## WESTPORT SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	491; total amount,	\$60,122.69
2	Number of depositors having \$1,000 and not over \$2,000,	12; total amount,	16,619.71
3	Number of depositors having over \$2,000 and not over \$10,000,	8; total amount,	25,566.92
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	511; total deposits,	\$102,809.82
6	Largest amount due a single depositor,		4,430.40
7	Number of accounts opened during the year, 54; number closed, 44.		
8	Amount of income received during the year,		4,920.38
9	Amount of dividends declared during the year,		4,911.04
10	Amount deposited, including interest credited, the past year,		10,102.28
11	Amount withdrawn during the year,		6,754.73
12	Increase of deposits the past year,		3,347.55
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 5 per cent.; when paid, January and July.		
17	State tax during the past year,		121.66
18	Total office expenses the past year, including salaries,		437.25
19	Net amount of income during the year from real estate owned,		None.
20	What assets, if any, yielding no income during the year,		7,615.00
21	Are all loans on real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		7,000.00
23	Date of annual meeting for choice of officers, last meeting, July 12, 1895.		

OFFICERS.—President, George S. Adams; Vice-Presidents, Henry A. Ogden, Edward Wheeler, Oscar J. Jones; Treasurer, B. L. Woodworth; Directors or Trustees, Wm. H. Marvin, James E. Hubbell, H. E. Sherwood, Henry P. Burr, Rufus Wakeman.

## THE WEST SIDE SAVINGS BANK, WATERBURY.

BURTON G. BRYAN, Treasurer.

INCORPORATED, 1889.

## STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$49,016.00	Whole Amount of Deposits,	\$75,892.72
Loans on Collateral Sec'y,	5,300.00	Surplus Account,	500.00
Loans on Personal Sec'y only,	11,075.00	Interest Account,	1,277.97
Bank Stocks in Connecticut,	5,650.00		
Real Estate by Foreclosure,	3,594.36		
Premium Account,	975.00		
Cash in Bank,	2,060.33		
Total Assets,	\$77,670.69	Total Liabilities,	\$77,670.69

## INVESTMENTS.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
27 shares	Merchants	National,	New Haven,	\$	1,350.00	1,350.00	1,242.00
10 "	Citizens	"	Waterbury,		1,000.00	1,000.00	1,400.00
12 "	Fourth	"	"		1,200.00	1,200.00	1,560.00
11 "	Phoenix	"	Hartford,		1,100.00	1,100.00	1,300.00
7 "	First	"	Litchfield,		700.00	700.00	875.00
3 "	Danbury	"	Danbury,		300.00	300.00	360.00
Totals,				\$	5,650.00	5,650.00	6,737.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	513; total amount,	\$55,998.07
2	Number of depositors having \$1,000 and not over \$2,000,	16; total amount,	17,860.80
3	Number of depositors having over \$2,000 and not over \$10,000,	1; total amount,	2,033.85
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	530; total deposits,	\$75,892.72
6	Largest amount due a single depositor,		2,033.85
7	Number of accounts opened during the year,	170; number closed,	141.
8	Amount of income received during the year,		3,605.67
9	Amount of dividends declared during the year,		2,327.70
10	Amount deposited, including interest credited the past year,		53,729.90
11	Amount withdrawn during the year,		41,696.48
12	Increase of deposits the past year,		12,033.42
13	Amount carried to surplus or profit and loss during the year,		None.



## THE WEST SIDE SAVINGS BANK, WATERBURY.— CONT'D.

## MISCELLANEOUS ITEMS. — CONTINUED.

14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	\$100.00
16	Rate of dividend the last year, 4 per cent. when paid, January and July 1st.	
17	State tax during the past year, . . . . .	36.36
18	Total office expenses the past year, including salaries, . . . . .	766.54
19	Net amount of income during the year from real estate owned, . . . . .	109.50
20	What assets, if any, yielding no income during the year, . . . . .	3,925.00
21	Are all loans upon real estate secured by first mortgage? . . . . .	No.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	3,000.00
23	Date of annual meeting for choice of officers, third Wednesday in January.	

OFFICERS.— President, J. R. Smith; Treasurer, Burton G. Bryan; Directors or Trustees, J. R. Smith, Thomas Kelley, John Henderson, Jr., Herbert W. Lake, Geo. E. Terry, Lewis A. Platt, Geo. H. Cowell, Alex. Limont, Chas. E. Turner, Michael Guilfoile, B. G. Bryan.

## WILLIMANTIC SAVINGS INSTITUTE.

NOAH D. WEBSTER, Treasurer.

INCORPORATED, 1842

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$309,744.20	Whole Amount of Deposits, \$640,919.11	
Loans on Collateral Security, . . .	74,478.00	Surplus Account, . . .	25,000.00
Loans on Personal Sec'y only, . . .	20,313.77	Interest Account, . . .	16,180.12
Town, City, and Corp. Bds., . . .	86,741.00	Profit and Loss Account, . . .	9,791.87
Town, City, and Borough Notes and Orders, . . .	4,000.00	Rents, . . .	1,204.11
School Dist. Notes and Orders, . . .	1,350.00		
Railroad Bonds, . . .	52,000.00		
Bank Stocks in Connecticut, . . .	35,700.00		
Real Estate by Foreclosure, . . .	31,540.20		
Banking House, . . .	23,650.00		
Tax Account, . . .	1,388.09		
Expense Account, . . .	1,583.21		
Premium Account, . . .	5,838.54		
Cash in Bank, . . .	18,614.43		
Cash on hand, . . .	26,153.77		
Total Assets, . . .	\$693,095.21	Total Liabilities, . . .	\$693,095.21

## INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Borough of Willimantic (Water Fund), . . .	\$	4,000.00	4,000.00	4,000.00
SCHOOL DISTRICT NOTES AND ORDERS.				
Second School District, Windham, . . .	\$	1,350.00	1,350.00	1,350.00
TOWN, CITY, AND CORPORATION BONDS.				
City of Columbus, Ohio, 6s, various, . . .	\$	15,000.00	15,000.00	15,825.00
" Wichita, Kan., 6s, " . . .		6,000.00	6,000.00	6,300.00
" Davenport, Iowa, 6s, 1901, . . .		5,000.00	5,000.00	5,250.00
" Richmond, Ind., 6s, various, . . .		7,500.00	7,500.00	8,042.00
" Kansas City, Kan., 6s, " . . .		10,000.00	10,000.00	10,500.00
" South Bend, Ind., 6s, " . . .		4,000.00	4,000.00	4,280.00
" Denver, Col., 6s, 1901, . . .		16,500.00	16,500.00	16,665.00
" Duluth, Minn., 6s, various, . . .		4,000.00	4,000.00	4,360.00
" Anderson, Ind., 6s, " . . .		10,341.00	10,341.00	11,323.00
" Lincoln, Neb., 6s, " . . .		8,400.00	8,400.00	9,257.00
Totals, . . .	\$	86,741.00	86,741.00	91,802.00

## WILLIMANTIC SAVINGS INSTITUTE.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Evansville & Terre Haute:—				
Sullivan County Branch,	5s, 1930, \$	27,000.00	27,000.00	30,415.00
Evansville & Richmond,	5s, 1931,	10,000.00	10,000.00	6,000.00
Sunbury, Hazleton & Wilkesbarre,	5s, 1928,	5,000.00	5,000.00	5,632.00
Staten Island,	4½s, 1943,	10,000.00	10,000.00	10,350.00
Totals,	\$	52,000.00	52,000.00	52,397.00
BANK STOCKS.				
92 shares Windham National, Willimantic,	\$	9,200.00	9,200.00	10,488.00
12 " Merchants " Norwich,		1,200.00	1,200.00	1,272.00
48 " First " "		4,800.00	4,800.00	5,088.00
125 " Second " "		12,500.00	12,500.00	12,500.00
60 " National Bk. Commerce, New London,		6,000.00	6,000.00	7,200.00
20 " Ætna National, Hartford,		2,000.00	2,000.00	2,900.00
Totals,	\$	35,700.00	35,700.00	39,448.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,128; total amount,	\$383,548.87
2	Number of depositors having \$1,000 and not over \$2,000,	114; total amount,	153,772.25
3	Number of depositors having over \$2,000 and not over \$10,000,	31; total amount,	103,597.99
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,273; total deposits,	\$640,919.11
6	Largest amount due a single depositor,		8,541.59
7	Number of accounts opened during the year, 325; number closed, 497.		
8	Amount of income received during the year,		36,743.86
9	Amount of dividends declared during the year,		28,278.42
10	Amount deposited, including interest credited, the past year,		200,920.01
11	Amount withdrawn during the year,		290,531.06
12	Decrease of deposits the past year,		89,611.05
13	Amount carried to surplus or profit and loss during the year,		3,040.25
14	Amount of paper past due,		30,500.00
15	Amount of paper charged off the past year,		1,200.00
16	Rate of dividend the last year, 4 per cent.; when paid, April and October 10th.		
17	State tax during the past year,		1,580.13
18	Total office expenses the past year, including salaries,		2,947.03

## WILLIMANTIC SAVINGS INSTITUTE.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

19	Net amount of income during the year from real estate owned,	\$2,605.18
20	What assets, if any, yielding no income during the year, .	48,500.00
21	Are all loans on real estate secured by first mortgage? . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation,	35,000.00
23	Date of annual meeting for choice of officers, third Monday in June.	

OFFICERS. — President, Silas F. Loomer; Treasurer, Noah D. Webster; Directors, M. Eugene Lincoln, John Hickey, William H. Yeomans, Charles Larrabee, Frank F. Webb, Samuel L. Burlingham.

## WINDHAM COUNTY SAVINGS BANK, DANIELSON.

C. C. YOUNG, Treasurer.

INCORPORATED, 1864.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$221,270.00	Whole Amount of Deposits, . . .	\$556,631.06
Loans on Collateral Security, . . .	25,830.00	Surplus Account, . . .	6,081.17
Loans on Personal Sec'y only, . . .	8,550.00	Interest Account, . . .	11,585.46
Town, City, and Corp. Bonds, . . .	42,375.00		
Town, City, and Borough Notes and Orders, . . .	13,800.00		
School Dist. Notes and Orders, . . .	1,500.00		
Railroad Bonds, . . .	95,940.00		
Bank Stocks in Connecticut, . . .	39,000.00		
Bank Stocks in other States, . . .	7,500.00		
Real Estate by Foreclosure, . . .	64,000.00		
Banking House, . . .	16,350.00		
Tax Account, . . .	666.03		
Insurance Account, . . .	521.01		
Expense Account, . . .	1,019.76		
Cash in Bank, . . .	24,598.33		
Cash on hand, . . .	11,377.56		
Total Assets, . . .	\$574,297.69	Total Liabilities, . . .	\$574,297.69

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Killingly, . . . . . \$	7,000.00	7,000.00	7,000.00
" Sterling, . . . . .	1,000.00	1,000.00	1,000.00
Borough of Danielson, . . . . .	5,800.00	5,800.00	5,800.00
Totals, . . . . . \$	13,800.00	13,800.00	13,800.00
SCHOOL DISTRICT NOTES AND ORDERS.			
School District No. 1, Killingly, . . . \$	900.00	900.00	900.00
" " No. 4, " . . . .	400.00	400.00	400.00
" " No. 6, " . . . .	200.00	200.00	200.00
Totals, . . . . . \$	1,500.00	1,500.00	1,500.00
TOWN, CITY, AND CORPORATION BONDS.			
St. Paul, . . . . . 4½s, 1919, \$	6,000.00	6,000.00	6,960.00
Columbus, . . . . . 6s, 1906, .	5,000.00	5,375.00	5,400.00
Davenport, . . . . . 6s, 1899, .	4,000.00	4,000.00	4,320.00
Duluth, . . . . . 6s, 1908, .	2,000.00	2,000.00	2,400.00



# WINDHAM COUNTY SAVINGS BANK, DANIELSON.— CONTINUED.

## INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.						
Canton,	.	.	5s, 1896,	\$ 3,000.00	3,000.00	3,030.00
New Albany,	.	.	5s, 1908,	7,000.00	7,000.00	7,840.00
Tacoma,	.	.	5s, 1913,	10,000.00	10,000.00	10,300.00
Dubuque,	.	.	5s, 1902,	5,000.00	5,000.00	5,150.00
Totals,				\$ 42,000.00	42,375.00	45,400.00
RAILROAD BONDS.						
Chicago & Northwestern:—						
Madison Extension,	7s,	1911,	\$ 14,000.00	16,595.00	18,900.00	
Menominee Extension,	7s,	1911,	10,000.00	11,775.00	13,500.00	
Iowa Division,	4½s,	1902,	15,000.00	15,000.00	15,450.00	
Illinois Central,	6s,	1898,	10,000.00	10,000.00	10,400.00	
Chicago, Milwaukee & St. Paul:—						
Mineral Point Division,	5s,	1910,	10,000.00	10,000.00	10,600.00	
Central Ohio,	4½s,	1930,	10,000.00	10,000.00	10,450.00	
St. Paul, Minneapolis & Manitoba:—						
Dakota Extension,	6s,	1910,	5,000.00	5,575.00	6,000.00	
Sunbury, Hazleton & Wilkesbarre,	5s,	1928,	8,500.00	8,500.00	9,100.00	
Staten Island,	4½s,	1943,	5,000.00	5,000.00	5,150.00	
Oswego & Rome,	7s,	1915,	3,000.00	3,495.00	4,200.00	
Totals,				\$ 90,500.00	95,940.00	103,750.00
BANK STOCKS.						
100 shares	Thames National,	Norwich,	\$ 10,000.00	10,000.00	15,000.00	
40 "	First National,	"	4,000.00	4,000.00	4,400.00	
100 "	Second National,	"	10,000.00	10,000.00	10,000.00	
12 "	Merchants National,	"	1,200.00	1,200.00	1,380.00	
138 "	First National,	Killingly,	13,800.00	13,800.00	11,730.00	
75 "	Ninth National,	New York,	7,500.00	7,500.00	9,150.00	
Totals,				\$ 46,500.00	46,500.00	51,660.00

## WINDHAM COUNTY SAVINGS BANK, DANIELSON.—

CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,833; total amount,	\$325,037.74
2	Number of depositors having \$1,000 and not over \$2,000,	105; total amount,	137,118.43
3	Number of depositors having over \$2,000 and not over \$10,000,	32; total amount,	94,474.89
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,970; total deposits,	\$556,631.06
6	Largest amount due a single depositor,		7,760.08
7	Number of accounts opened during the year, 241; number closed,	261.	
8	Amount of income received during the year,		25,866.47
9	Amount of dividends declared during the year,		21,172.50
10	Amount deposited, including interest credited, the past year,		121,925.28
11	Amount withdrawn during the year,		111,730.66
12	Increase of deposits the past year,		10,194.62
13	Amount carried to surplus or profit and loss during the year,		1,400.00
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April and October.		
17	State tax during the past year,		1,038.06
18	Total office expenses the past year, including salaries,		2,098.57
19	Net amount of income during the year from real estate owned,		1,499.36
20	What assets, if any, yielding no income during the year,		15,255.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		18,000.00
23	Date of annual meeting for choice of officers, July.		

OFFICERS.—President, Wm. H. Chollar; Vice-President, James Perkins; Treasurer, C. C. Young; Directors or Trustees, R. R. James, A. D. Putnam, C. D. Chase, J. A. Paine, Lysander Warren, C. A. Young, F. E. Bitgood.

## THE WINDSOR LOCKS SAVINGS BANK.

A. W. CONVERSE, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$41,920.36	Whole Amt. of Deposits, . . .	\$110,096.66
Loans on Personal Sec'y only, . . .	4,631.25	Surplus Account, . . .	1,400.00
Town, City, and Borough Notes and Orders, . . .	4,000.00	Interest Account, . . .	911.40
Railroad Bonds, . . .	28,480.00		
Bank Stocks in Connecticut, . . .	19,950.00		
Cash in Bank, . . .	12,534.64		
Cash on hand, . . .	891.81		
Total Assets, . . .	\$112,408.06	Total Liabilities, . . .	\$112,408.06

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Windsor Locks Notes, . . . . \$	4,000.00	4,000.00	4,000.00
RAILROAD BONDS.			
Chicago & N. W., C. & T. Division, 6s, 1905, \$	1,000.00	1,140.00	1,140.00
Chic., Ill., & St. P., Dubuque Div., 6s, 1920,	11,000.00	12,870.00	13,750.00
Northwestern Union, 6s, 1929,	12,000.00	14,470.00	14,470.00
Totals, . . . . . \$	24,000.00	28,480.00	29,360.00
BANK STOCKS.			
25 shares First National, Suffield, Conn,	2,500.00	2,500.00	3,750.00
40 " State, Hartford, "	4,000.00	4,000.00	4,400.00
40 " City, " "	4,000.00	4,000.00	4,400.00
135 " American " "	6,750.00	9,450.00	10,125.00
Totals, . . . . . \$	17,250.00	19,950.00	22,675.00

## THE WINDSOR LOCKS SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	945; total amount,	\$50,864.85
2	Number of depositors having \$1,000 and not over \$2,000, .	32; total amount,	40,246.31
3	Number of depositors having over \$2,000 and not over \$10,000, .	6; total amount,	18,985.50
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors, . . . . .	983; total deposits,	\$110,096.66
6	Largest amount due a single depositor, . . . . .		4,348.50
7	Number of accounts opened during the year, 153; number closed, 86.		
8	Amount of income received during the year, . . . . .		5,241.58
9	Amount of dividends declared during the year, . . . . .		4,147.06
10	Amount deposited, including interest credited the past year, . . . . .		55,740.31
11	Amount withdrawn during the year, . . . . .		37,852.30
12	Increase of deposits the past year, . . . . .		18,388.01
13	Amount carried to surplus or profit and loss during the year, . . . . .		200.00
14	Amount of paper past due, . . . . .		None.
15	Amount of paper charged off the past year, . . . . .		None.
16	Rate of dividend the last year, 4 per cent.; when paid, April and October.		
17	State tax during the past year, . . . . .		108.36
18	Total office expenses the past year, including salaries, . . . . .		565.69
19	Net amount of income during the year from real estate owned, . . . . .		None.
20	What assets, if any, yielding no income during the year, . . . . .		None.
21	Are all loans upon real estate secured by first mortgage? . . . . .		Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .		6,100.00
23	Date of annual meeting for choice of officers, second Thursday in July.		

OFFICERS. — President, Wm. Mather; Treasurer, A. W. Converse; Directors or Trustees, J. H. Hayden, C. E. Chaffee, J. T. Coogan, J. W. Johnson, Wm. Mather, J. R. Montgomery, Allen Pease, Geo. P. Clark, S. R. Burnap, E. B. Bailey, Samuel McAuley, Geo. Glover, Geo. M. Montgomery.

## THE WINSTED SAVINGS BANK.

GEORGE S. ROWE, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1895.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$470,519.00	Whole Amt. of Deposits, . . .	\$1,271,417.96
Loans on Collateral Security, . . .	44,715.00	Surplus Account, . . .	60,000.00
Loans on Personal Sec'y only, . . .	114,175.00	Interest Account, . . .	25,771.56
United States Bonds, . . .	10,000.00	Profit and Loss Account, . . .	10,393.75
Town, City, and Corpora- tion Bonds, . . .	226,000.00		
Town, City, and Borough Notes and Orders, . . .	58,073.70		
School Dist. Notes and Orders, . . .	6,880.91		
Railroad Bonds, . . .	312,661.25		
Bank Stocks in Connecticut, . . .	36,000.00		
Bank Stocks in other States, . . .	38,725.00		
Real Estate by Foreclosure, . . .	5,935.40		
Banking House, . . .	5,000.00		
Expense Account, . . .	800.98		
Premium Account, . . .	646.75		
Cash in Bank, . . .	31,489.30		
Cash on hand, . . .	5,960.98		
Total Assets, . . .	\$1,367,583.27	Total Liabilities, . . .	\$1,367,583.27

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, . . . . .	\$ 10,000.00	10,000.00	11,175.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Winchester, . . . . .	\$ 6,000.00	6,000.00	6,000.00
“ Hartland, . . . . .	8,300.00	8,300.00	8,300.00
“ Colebrook, . . . . .	3,000.00	3,000.00	3,000.00
Borough of Winsted, . . . . .	40,773.70	40,773.70	40,773.70
Totals, . . . . .	\$ 58,073.70	58,073.70	58,073.70
SCHOOL DISTRICT NOTES AND ORDERS.			
North End of New Hartford, . . . . .	\$ 6,750.00	6,750.00	6,750.00
Ninth of Barkhamsted, . . . . .	130.91	130.91	130.91
Totals, . . . . .	\$ 6,880.91	6,880.91	6,880.91



## THE WINSTED SAVINGS BANK.—CONTINUED.

## INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.				
Minneapolis, Minn.,	4s, 1922, \$	20,000.00	20,000.00	20,000.00
Norwalk, Conn.,	4s, 1921,	15,000.00	15,000.00	15,000.00
Winchester, Conn., \$6,000 each year,	4s,	36,000.00	36,000.00	36,000.00
" "	4s, 1902,	54,000.00	54,000.00	54,000.00
Kansas City, Mo.,	4s, 1910,	25,000.00	25,000.00	25,000.00
Borough of Winsted, Conn.,	4s,	5,000.00	5,000.00	5,000.00
City of Columbus, Ohio, subj't to call,	6s,	7,000.00	7,000.00	7,000.00
" " " "	5s, 1910,	24,000.00	24,000.00	25,200.00
" South Norwalk, Conn.,	4s, 1901,	25,000.00	25,000.00	25,000.00
" Portland, Ore.,	5s, 1923,	15,000.00	15,000.00	16,165.00
Totals,	\$	226,000.00	226,000.00	228,365.00
RAILROAD BONDS.				
New York, New Haven & Hartford,	4s, 1903, \$	30,000.00	30,000.00	32,100.00
Chicago, Milwaukee & St. Paul:—				
Mineral Point Division,	5s, 1910,	25,000.00		26,500.00
Southwestern,	6s, 1909,	25,000.00	24,161.25	29,250.00
La Crosse & Davenport,	5s, 1919,	10,000.00	10,000.00	10,500.00
Chicago & Northwestern:—				
Northwestern Union,	7s, 1917,	25,000.00	25,000.00	33,750.00
Menominee Extension,	7s, 1911,	25,000.00	25,000.00	32,500.00
Chicago & Tomah,	6s, 1905,	25,000.00	25,000.00	27,750.00
Maple River,	7s, 1897,	7,500.00	7,500.00	7,650.00
Ottumwa, Cedar Falls & St. Paul,	5s, 1909,	30,000.00	30,000.00	32,100.00
Joliet & Northern Indiana,	7s, 1907,	25,000.00	25,000.00	30,000.00
Iowa Falls & Sioux City,	7s, 1917,	25,000.00	25,000.00	32,500.00
Buffalo, New York & Erie,	7s, 1916,	1,000.00	1,000.00	1,350.00
New York Central & Hudson River,	7s, 1903,	10,000.00	10,000.00	12,300.00
Pitts., McKeesport & Youghioheny,	6s, 1932,	20,000.00	20,000.00	24,800.00
Housatonic,	5s, 1937,	30,000.00	30,000.00	36,900.00
Totals,	\$	313,500.00	312,661.25	369,950.00
BANK STOCKS.				
205 shares Hurlbut National, Winsted,	\$	20,500.00	20,500.00	30,750.00
118 " First " "		11,800.00	11,800.00	12,980.00
4 " Pequonnock " Bridgeport,		400.00	400.00	560.00
33 " Yale " New Haven,		3,300.00	3,300.00	3,960.00
60 " Nat. B'k of Commerce, New York,		6,000.00	6,000.00	11,400.00
85 " American Ex. Nat'l, "		8,500.00	8,500.00	13,685.00
37 " Nat. B'k of Republic, "		3,700.00	3,700.00	5,994.00
40 " Fourth National, "		4,000.00	4,000.00	7,000.00
25 " German-American, "		1,875.00	1,875.00	2,156.25
67 " Merchants National, "		3,350.00	3,350.00	4,522.50
60 " Western " "		6,000.00	6,000.00	6,720.00
53 " Importers & Traders Nat'l, "		5,300.00	5,300.00	27,560.00
Totals,	\$	74,725.00	74,725.00	127,287.75

## THE WINSTED SAVINGS BANK.— CONTINUED.

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,662; total amount,	\$681,097.05
2	Number of depositors having \$1,000 and not over \$2,000,	348; total amount,	444,326.96
3	Number of depositors having over \$2,000 and not over \$10,000,	53; total amount,	145,993.95
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,063; total deposits,	\$1,271,417.96
6	Largest amount due a single depositor,		6,943.11
7	Number of accounts opened during the year, 508; number closed,	445.	
8	Amount of income received during the year,		67,279.95
9	Amount of dividends declared during the year,		48,774.42
10	Amount deposited, including interest credited, the past year,		269,167.98
11	Amount withdrawn during the year,		250,258.06
12	Increase of deposits the past year,		18,909.92
13	Amount carried to surplus or profit and loss during the year,		None.
14	Amount of paper past due,		None.
15	Amount of paper charged off the past year,		8,518.80
16	Rate of dividend the last year, 4 per cent.; on deposits in excess of \$2,000, $\frac{1}{2}$ per cent. less; when paid, January and July.		
17	State tax during the past year,		3,073.87
18	Total office expenses the past year, including salaries,		3,156.21
19	Net amount of income during the year from real estate owned,		387.87
20	What assets, if any, yielding no income during the year,		26,685.00
21	Are all loans upon real estate secured by first mortgage?		Yes.
22	Largest amount loaned to one individual, company, society, or corporation,		30,000.00
23	Date of annual meeting for choice of officers, third Wednesday in July.		

OFFICERS.—President, John Hinsdale; Treasurer, George S. Rowe; Directors or Trustees, John Hinsdale, Henry G. Colt, Caleb J. Camp, Henry Gay, Rufus E. Holmes, William L. Camp, George S. Rowe.

## THE WOODBURY SAVINGS BANK.

HOMER S. TOMLINSON, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1895.

ASSETS:		LIABILITIES.	
Loans on Real Estate, . . .	\$109,662.63	Whole Amount of Deposits, . . .	\$134,392.42
Loans on Collateral Security, . . .	9,595.00	Surplus Account, . . .	6,071.62
Loans on Personal Sec'ty only, . . .	12,400.00	Interest Account, . . .	15,599.27
Bank Stocks in Connecticut, . . .	15,000.00		
Real Estate by Foreclosure, . . .	5,386.72		
Insurance Account, . . .	77.46		
Expense Account, . . .	497.35		
Cash in Bank, . . .	2,554.92		
Cash on hand, . . .	889.23		
Total Assets, . . .	\$156,063.31	Total Liabilities, . . .	\$156,063.31

## INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
112 shares Waterbury National, . . . \$	5,600.00	5,600.00	11,200.00
30 " Manufacturers " Waterbury, . . .	3,000.00	3,000.00	3,800.00
34 " Fourth " " " . . .	3,400.00	3,400.00	4,000.00
60 " Merchants " New Haven, . . .	3,000.00	3,000.00	3,000.00
Totals, . . . . . \$	15,000.00	15,000.00	22,000.00

## MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	859; total amount, . . .	\$113,604.76
2	Number of depositors having \$1,000 and and not over \$2,000, . . .	14; total amount, . . .	18,646.15
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	1; total amount, . . .	2,141.51
4	Number of depositors having over \$10,000, . . .	0; . . .	0
5	Total number of depositors, . . .	874; total deposits, . . .	\$134,392.42
6	Largest amount due a single depositor, . . .		2,141.51
7	Number of accounts opened during the year, 90; number closed, 61. . .		
8	Amount of income received during the year, interest only, . . .		6,794.98
9	Amount of dividends declared during the year, . . .		4,882.95
10	Amount deposited, including interest credited, the past year, . . .		29,385.05
11	Amount withdrawn during the year, . . .		18,609.35
12	Increase of deposits the past year, . . .		10,775.70
13	Amount carried to surplus or profit and loss during the year, . . .		None.

## THE WOODBURY SAVINGS BANK.—CONTINUED.

## MISCELLANEOUS ITEMS.—CONTINUED.

14	Amount of paper past due, . . . . .	None.
15	Amount of paper charged off the past year, . . . . .	\$480.00
16	Rate of dividend the last year, 4 per cent; when paid, January 15th and July 15th.	
17	State tax during the past year, . . . . .	169.53
18	Total office expenses the past year, including salaries, . . . . .	623.83
19	Net amount of income during the year from real estate owned, . . . . .	114.09
20	What assets, if any, yielding no income during the year, . . . . .	14,460.00
21	Are all loans upon real estate secured by first mortgage? . . . . .	Yes.
22	Largest amount loaned to one individual, company, society, or corporation, . . . . .	10,000.00
23	Date of annual meeting for choice of officers, Monday next after June 17th.	

OFFICERS.—President, Edward Cowles; Vice-President, H. D. Curtiss; Treasurer, Homer S. Tomlinson; Directors or Trustees, H. D. Curtiss, Scoville Nettleton, M. F. Skelly, H. S. Tomlinson, L. J. Allen, Edward Cowles, D. C. Porter, F. F. Hitchcock, C. M. Harvey, R. I. Drakeley.



## A CONDENSED STATEMENT OF ASSETS AND LIABILITIES OF SAVINGS BANKS, OCTOBER 1, 1895.

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SAVINGS BANKS.	ASSETS.										LIABILITIES.				
	Loans on Real Estate.	Loans on Collateral Security.	Loans on Personal Security only.	United States Bonds.	State, Town, and City Bonds and Orders.	Railroad Bonds and Stocks.	Bank Stocks.	Real Estate.	Cash on Hand.	Other Assets.	Total Assets.	Deposits.	Surplus.	Interest and Profit and Loss.	Total Liabilities.
Berlin Savings Bank, Kensington.	\$167,425.59		\$6,875.00		\$18,000.00		\$28,446.00		\$3,459.56	\$2,068.70	\$225,774.85	\$198,929.45	\$21,159.29	\$5,686.11	\$225,774.85
Branford Savings Bank.	36,855.00		275.00		2,500.00	\$4,391.53			1,968.40	11.80	46,001.73	43,765.57	1,699.53	546.63	46,001.73
Bridgeport Savings Bank.	2,059,697.75	\$98,600.00		\$216,000.00	889,500.00	95,470.00		\$53,251.46	121,417.90	7,042.79	4,182,892.90	3,940,660.88	150,000.00	91,194.02	4,182,892.90
Bristol Savings Bank.	927,232.00	124,112.50	87,590.00		259,245.00	151,000.00	143,400.00	25,180.00	30,908.62		1,748,998.12	1,662,219.05	50,000.00	36,779.07	1,748,998.12
Brooklyn Savings Bank.	430,410.00	90,034.00			151,200.00	180,000.00	29,750.00	21,012.56	23,274.68	3,711.85	929,393.09	896,384.60	24,000.00	9,008.49	929,393.09
Burritt Savings Bank, New Britain.	100,400.00	13,100.00		5,730.00	1,500.00	6,675.00	34,686.00		2,762.42		164,853.42	163,057.32	1,500.00	296.10	164,853.42
Canaan Savings Bank.	42,963.00	2,825.10	15,487.00		72,500.00	31,259.11	8,597.50		14,304.05	990.81	191,931.57	181,730.45	6,060.23	4,140.89	191,931.57
Chelsea Savings Bank, Norwich.	1,426,843.31	633,715.02	18,000.00	50,000.00	1,625,443.50	1,546,000.00	108,300.00	62,884.00	123,446.51	38,950.79	5,632,585.13	5,327,001.93	184,410.49	121,172.66	5,632,585.13
Chester Savings Bank.	112,470.70	3,805.00	4,620.00		43,087.50	23,950.00	35,137.50	4,015.12	3,803.00	341.07	236,244.89	223,563.39	11,000.00	1,681.50	236,244.89
Citizens Savings Bank, Stamford.	1,123,540.00	178,863.00	14,575.00	150,000.00	154,000.00	180,000.00	91,000.00		47,651.17		1,941,629.17	1,875,464.16	60,000.00	6,165.01	1,941,629.17
City Savings Bank, Bridgeport.	1,701,600.00	77,020.00	5,000.00	50,000.00	556,390.00	832,000.00	229,655.00	50,300.00	90,786.32		3,592,661.32	3,418,079.89	108,000.00	60,541.78	3,592,661.32
City Savings Bank, Meriden.	631,945.00	155,500.00		72,600.00	50,500.00	168,520.00	168,520.00		101,425.76	2,551.99	1,518,442.75	1,468,021.10	40,000.00	10,421.65	1,518,442.75
Colchester Savings Bank.	146,348.54	12,850.00	8,257.59		27,522.37	24,500.00	23,900.00		15,916.78	7,999.03	272,254.31	266,101.60	6,000.00	152.71	272,254.31
Collinsville Savings Society.	474,935.00	39,750.00	31,845.00		31,845.00	23,279.00	31,845.00	7,235.94	12,434.25	6,050.55	635,179.74	593,857.91	34,836.57	6,485.26	635,179.74
Connecticut Savings Bank, New Haven.	2,489,855.00	148,075.00	10,000.00	50,000.00	1,332,550.00	1,732,000.00	118,100.00	31,900.85	189,860.77	2,469.45	6,104,931.07	5,641,094.79	423,327.86	40,508.42	6,104,931.07
Deep River Savings Bank.	438,311.00	106,969.00		12,000.00	233,300.00	347,800.00	35,742.39	6,579.00	37,557.24	45,750.18	1,254,008.81	1,185,250.52	40,000.00	28,705.14	1,254,008.81
Derby Savings Bank, Birmingham.	1,345,566.60	199,850.00			253,566.25	131,000.00	141,875.00	20,235.00	59,944.42	17,109.42	2,491,578.69	2,371,814.64	70,000.00	22,764.05	2,491,578.69
Dime Savings Bank, Cromwell.	104,404.50	250.00	2,415.00		13,357.00		7,200.00		18,209.86	3,324.53	149,160.91	130,568.50	8,000.00	10,592.41	149,160.91
Dime Savings Bank, Hartford.	346,305.00	129,510.00			148,423.23	192,775.00	41,900.00		57,065.43	5,542.88	921,559.54	871,032.54	25,000.00	25,527.00	921,559.54
Dime Savings Bank, Norwich.	827,117.08	279,211.70	52,068.29		280,000.00	275,000.00	23,500.00	95,638.29	159,466.39	4,909.35	1,996,911.10	1,855,390.93	60,000.00	78,741.72	1,996,911.10
Dime Savings Bank, Wallingford.	375,195.00	3,900.00	15,625.00	10,000.00		6,000.00	19,400.00		14,705.92	1,428.40	446,254.32	409,785.75	30,376.29	6,092.28	446,254.32
Dime Savings Bank, Waterbury.	1,205,008.00	409,750.00	359,300.00	47,000.00	283,406.05	377,000.00	78,050.00	36,332.28	89,765.94	42,543.56	2,928,155.83	2,766,297.66	90,000.00	71,858.17	2,928,155.83
Essex Savings Bank.	216,042.33	9,300.00	9,943.00		116,712.61	82,428.70	82,428.70	35,872.66	16,046.99	11,998.80	603,117.47	618,521.71	25,000.00	18,746.05	603,117.47
Fairfield County Savings Bank, Norwalk.	340,176.67	33,600.00	10,550.00		167,651.00	12,500.00	53,460.00	19,861.73	24,782.70	1,450.00	696,032.10	659,225.76	20,000.00	16,752.34	696,032.10
Falls Village Savings Bank.	233,790.19	12,982.00	116,709.86		90,000.00	100,500.00	50,037.00	44,944.75	16,875.63	20,415.99	676,275.42	638,383.46	32,000.00	5,891.96	676,275.42
Farmers and Mechanics Sav. Bank, Middletown.	1,000,063.00	83,958.00	18,092.00	25,000.00	699,500.00	188,500.00	240,400.00	120,715.76	61,891.32	6,698.36	2,444,818.44	2,295,204.13	100,000.00	48,416.88	2,444,818.44
Farmington Savings Bank.	2,032,632.00	49,500.00	3,000.00		240,000.00	500,000.00	182,100.00	49,938.00	58,741.67		3,115,961.67	2,921,981.72	88,000.00	105,979.95	3,115,961.67
Freestone Savings Bank, Portland.	122,929.00	45,339.00	29,547.56		44,725.00	84,000.00	44,725.00	1,500.00	24,682.43	4,903.59	457,414.13	427,444.54	20,500.00	9,469.59	457,414.13
Greenwich Savings Bank.	130,436.00		4,110.00				2,369.00	18,453.70	38,252.36	3,020.06	181,208.07	181,208.07	8,156.56	7,276.49	181,208.07
Groton Savings Bank, Mystic.	376,021.00				150,000.00	170,000.00	32,900.00	28,241.98	25,202.56		782,365.54	746,650.49	35,715.05		782,365.54
Guilford Savings Bank.	89,708.23	5,770.00	2,930.00		25,470.00	18,900.00	29,195.00	470.00	9,995.30	391.66	182,830.18	174,646.25	5,500.00	2,670.43	182,830.18
Higganum Savings Bank.	10,594.83	2,220.32	478.00		1,000.00		2,400.00		448.53	20.25	17,161.93	14,792.33	2,102.30	267.30	17,161.93
Industrial Savings Bank, Bridgeport.									2,754.27	205.85	2,960.12	2,960.12			2,960.12
Jewett City Savings Bank.	276,098.00	110,390.00	34,346.59		189,300.00	120,000.00	66,700.00	7,423.80	19,422.48	40.00	823,725.87	768,858.65	50,000.00	4,867.22	823,725.87
Litchfield Savings Society.	336,046.44	86,000.00	25,000.00		345,485.00	251,112.50	105,111.72	15,212.65	20,660.06	780.46	1,185,408.83	1,113,125.94	33,000.00	39,282.89	1,185,408.83
Mariners Savings Bank, New London.	555,150.00	105,500.00	22,500.00		791,995.25	386,202.00	93,682.50	22,522.83	112,929.69	655.28	2,091,118.55	1,968,190.88	62,325.00	51,585.67	2,091,118.55
Mechanics Savings Bank, Hartford.	1,395,175.00	323,750.00	5,150.00		677,020.72	741,850.00	147,900.00	188,184.92	130,039.82	6,267.08	3,615,337.54	3,440,743.43	93,735.89	80,858.22	3,615,337.54
Mechanics Savings Bank, Winsted.	335,367.00	59,950.00	104,172.47		89,355.00	84,000.00	90,025.00	3,549.38	11,966.72	36,695.94	1,006,081.51	962,581.95	19,500.00	23,989.56	1,006,081.51
Mechanics and Farmers Sav. Bank, Bridgeport.	716,223.00	22,100.00	25.00		293,931.64	347,905.00	103,372.00	10,650.00	37,204.34	1,440.00	1,532,859.93	1,477,176.54	29,071.85	26,602.59	1,532,859.93
Meriden Savings Bank.	1,062,857.00	96,100.00	15,422.00	15,100.00	717,221.10	840,335.00	35,853.02	47,581.12	1,574.03		2,973,993.32	2,720,006.63	100,000.00	153,986.69	2,973,993.32
Middletown Savings Bank.	1,836,224.00	133,825.00	2,100.00		3,724,735.00	565,444.00	264,575.00	121,600.00	182,161.86	5,561.11	6,888,225.97	6,165,857.10	450,000.00	204,753.11	6,888,225.97
Milford Savings Bank.	134,084.00	2,000.00	2,360.00		64,100.00	29,000.00	44,648.00		6,788.47	729.24	283,689.71	267,645.38	12,004.06	4,040.27	283,689.71
Moodus Savings Bank.	85,751.00	5,757.00	3,400.00		83,618.54	73,000.00	48,000.00	4,169.21	6,047.22	12,953.99	322,696.96	308,091.55	7,000.00	7,314.43	322,696.96
National Savings Bank, New Haven.	902,780.00	24,450.00	8,000.00		335,410.00	91,975.00	103,250.00	10,933.84	56,577.86	3,968.81	1,536,345.51	1,465,588.28	55,000.00	15,750.06	1,536,345.51
Naugatuck Savings Bank.	368,235.00	39,950.00	31,250.00		103,200.00	62,000.00	72,600.00	1,361.02	7,393.79	17,016.19	703,009.00	674,292.85	21,000.00	7,711.15	703,009.00
New Canaan Savings Bank.	34,560.00	2,900.00			6,000.00		19,500.00	25,473.80	2,040.80	163.38	93,137.98	77,018.53	3,425.00	12,002.60	93,137.98
New Haven Co op. Saving Fund and Loan Assn.	38,800.00	700.00							4,815.12	1,005.00	45,920.12	43,163.39	22.00	2,733.83	45,920.12
New Haven Savings Bank.	2,114,782.00	305,383.50	128,605.00	200,000.00	3,241,219.00	2,313,500.00	136,200.00	9,564.00	310,658.73	110,037.85	8,869,900.08	8,413,599.44	275,000.00	181,300.64	8,869,900.08
New Milford Savings Bank.	640,926.36	34,375.38	31,437.00		239,025.00	37,000.00	56,803.50	21,297.79	43,589.52	29,753.56	1,133,218.11	1,025,834.59	66,500.00	40,882.52	1,133,218.11
Newtown Savings Bank.	273,636.97	29,977.50	30,285.93	100.10	93,933.39	119,000.00	42,500.00	11,000.00	21,752.27	11,577.32	633,763.48	597,743.08	18,000.00	16,060.48	633,763.48
Norfolk Savings Bank.	96,028.60	12,750.00	15,552.85		15,000.00	24,800.00	21,255.00	10,207.22	14,462.31	1,112.30	211,168.28	200,366.99	8,500.00	2,301.29	211,168.28
Norwalk Savings Society.	526,239.50	358,780.00	49,633.59		855,470.09	521,800.00	70,554.97	122,068.16	44,763.82	6,371.31	2,546,733.44	2,416,579.49	100,000.00	29,583.83	2,546,733.44
Norwich Savings Society.	2,067,223.85	695,499.13	324,355.00	100,000.00	3,979,845.00	3,690,230.00	140,000.00	126,614.49	218,466.09	10,756.94	11,352,995.50	10,603,834.17	325,000.00	424,161.33	11,352,995.50
Peoples Savings Bank, Bridgeport.	1,592,337.00	21,543.76		20,000.00	673,368.68	393,000.00	79,875.00	36,000.00	21,036.39	15,175.04	2,852,840.87	2,669,155.81	104,000.00	74,287.64	2,852,840.87
Peoples Savings Bank, Middletown.									573.48	150.21	723.69	586.47	114.00	33.22	723.69
Peoples Savings Bank, Pawcatuck.	88,359.50	6,950.00	2,500.00		3,000.00		4,307.00		17,117.87	100.00	122,334.37	118,114.76	1,650.00	2,569.61	122,334.37
Peoples Savings Bank, Rockville.															





BANK COMMISSIONERS' REPORT.

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Year.	No. of Banks.	Number of Depositors.	Deposits.	Other Liabilities.	Loans on Real Estate.	Loans on Stocks, Bonds, and Personal Security.	Invested in U. S. Bonds.	Invested in other Bonds and Stocks.	Real Estate, including Bank Houses.	Other Assets, including Cash on hand.	Total Assets.	Excess of Assets over Liabilities.
1854	26	54,589	\$9,055,746	\$4,340	\$5,379,869	\$2,439,047	.....	\$1,880,776	\$28,806	\$124,764	\$9,853,322	\$193,236
1855	27	57,708	10,844,933	4,780	6,014,226	2,420,212	.....	2,440,062	28,827	137,530	11,049,857	199,144
1856	29	61,886	12,162,136	6,809	6,871,305	2,932,728	.....	2,445,126	45,181	371,172	12,533,308	364,363
1857	29	62,039	12,562,494	3,448	7,408,773	2,541,790	.....	2,107,715	22,000	707,714	12,878,053	312,011
1858	35	66,709	14,052,181	8,458	8,788,566	2,217,977	.....	2,228,984	22,000	1,218,550	14,467,278	407,361
1859	37	75,792	16,505,283	10,080	10,409,542	2,770,519	.....	2,290,404	28,900	1,443,950	16,828,386	253,023
1860	44	84,614	19,337,670	13,057	12,462,710	3,740,203	.....	2,274,463	49,137	1,328,426	19,852,897	462,170
1861	45	88,373	19,983,959	9,256	13,065,901	2,554,427	.....	2,343,699	188,914	2,117,293	20,539,758	546,543
1862	49	103,727	23,146,396	19,048	13,580,291	2,478,520	\$2,507,919	2,366,462	178,970	2,220,483	23,648,492	482,508
1863	48	116,681	26,954,802	46,431	12,850,258	3,250,683	6,481,550	2,466,729	204,892	2,311,618	27,565,731	565,498
1864	49	121,682	29,142,288	61,554	12,831,399	3,141,593	7,109,648	2,794,865	220,901	5,048,739	31,087,145	1,893,603
1865	50	107,572	27,319,113	80,191	11,491,197	2,752,242	8,194,220	2,826,492	194,289	3,433,061	28,891,454	1,492,250
1866	53	126,823	31,180,390	78,330	13,268,487	3,240,046	9,180,943	3,302,732	210,492	3,958,165	33,150,865	1,892,134
1867	54	138,846	36,283,680	88,280	16,787,715	4,119,581	10,191,713	3,590,885	234,841	3,719,142	38,643,891	2,272,150
1868	55	149,919	41,803,615	43,775	21,031,619	4,771,970	10,585,029	3,678,073	307,578	3,376,963	44,549,466	2,702,008
1869	58	165,692	47,904,384	120,462	26,081,162	5,601,305	9,138,436	3,968,855	385,111	6,027,148	51,202,065	3,177,768
1870	64	177,887	55,297,705	69,585	32,144,662	7,332,226	7,133,436	4,121,139	412,139	1,690,608	58,619,779	3,252,488
1871	73	195,937	62,717,814	81,705	38,265,514	8,476,413	5,336,154	10,601,242	429,154	1,838,989	65,307,469	2,507,449
1872	78	201,742	68,323,397	161,046	43,174,015	9,495,818	4,771,970	11,651,691	423,342	1,754,557	71,271,385	2,586,950
1873	79	204,741	70,769,407	151,407	47,226,893	8,596,818	4,039,564	11,695,326	519,840	1,599,140	73,677,582	2,756,767
1874	86	206,274	73,783,802	99,028	51,552,293	7,042,492	4,141,645	11,196,365	581,946	2,360,304	76,875,049	2,992,219
1875	87	208,030	76,489,310	655,847	55,363,219	5,060,709	4,974,423	10,584,859	574,743	3,009,702	79,537,656	2,392,499
1876	86	203,514	78,524,172	233,434	55,403,988	4,715,266	6,067,656	12,180,119	767,218	2,202,380	81,336,631	2,579,024
1877	86	204,575	77,214,372	409,864	52,337,212	4,514,246	7,192,260	11,762,279	2,208,474	2,322,464	80,273,938	2,649,701
1878	86	199,795	72,515,408	657,017	48,142,697	3,601,176	6,780,564	11,532,292	3,707,133	2,260,700	76,024,606	2,852,120
1879	86	202,385	75,842,443	536,185	45,108,803	3,888,065	8,163,695	11,691,003	4,959,119	2,931,131	76,241,816	2,863,188
1880	85	213,913	76,518,570	170,522	42,791,160	4,300,209	7,245,225	16,681,918	5,397,281	3,527,867	79,943,659	3,254,566
1881	85	225,366	80,332,300	285,448	33,808,956	7,089,301	6,723,479	20,913,758	5,675,822	4,031,815	83,435,382	3,439,566
1882	84	237,993	84,942,410	79,374	38,381,167	10,714,964	5,649,570	25,100,357	5,366,521	3,521,179	84,243,131	3,295,382
1883	84	246,652	88,098,384	241,370	38,517,003	11,612,129	3,774,929	29,801,357	5,124,889	3,848,756	88,915,879	3,894,809
1884	84	252,245	90,614,623	684,497	39,202,431	10,443,448	3,986,556	33,476,645	4,067,284	3,546,717	95,625,157	4,326,037
1885	84	256,097	92,481,425	633,620	39,728,616	9,963,152	3,249,380	35,887,549	4,879,616	4,039,606	97,717,921	4,602,876
1886	85	266,888	97,424,820	421,376	40,538,284	9,971,401	3,116,542	40,803,660	4,738,928	3,918,009	102,691,828	4,845,627
1887	85	278,415	102,189,935	38,044	41,712,905	11,379,789	2,879,706	44,018,410	4,406,113	3,299,989	107,896,912	5,668,333
1888	85	287,776	105,850,079	59,158	43,335,590	10,823,364	1,960,030	47,670,446	4,402,076	3,585,471	111,816,977	5,907,740
1889	86	294,896	110,370,962	76,442	44,987,096	10,975,620	1,554,170	51,424,095	4,229,381	3,463,513	116,648,875	6,196,471
1890	86	305,351	116,406,675	89,701	46,860,898	12,390,754	902,820	55,937,120	3,837,035	3,504,206	123,432,832	6,936,456
1891	87	317,925	122,562,159	110,366	49,440,460	13,132,636	857,275	59,711,946	3,462,679	3,635,964	128,241,025	7,548,499
1892	87	331,061	130,686,739	104,439	51,891,336	12,250,486	736,200	66,035,570	3,340,847	4,415,273	138,659,913	7,868,744
1893	89	335,879	133,967,220	293,001	53,506,305	13,299,513	599,200	67,241,119	3,098,479	5,074,554	142,819,170	8,558,950
1894	90	337,254	136,928,858	146,975	55,296,854	11,619,481	737,950	69,897,647	3,064,263	5,414,600	146,020,795	8,944,962
1895	90	346,758	143,159,123	52,778	57,657,086	11,329,143	1,667,530	73,712,656	2,835,883	5,325,678	152,528,576	9,316,675



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# REPORTS OF STATE BANKS.

October 1, 1895.

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## CITY BANK OF HARTFORD.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Discounted for Directors, . . . . .	\$16,740.00
Discounted for other parties in this State, . . . . .	905,293.20
Discounted for parties out of this State, . . . . .	215,449.00
Overdrafts, . . . . .	3,974.32
Due from Banks, Bankers, and Trust Companies, . . . . .	33,490.29
Railroad Bonds and Stocks, . . . . .	252,702.56
Loans on Mortgage Security, . . . . .	10,975.00
Other Real Estate, . . . . .	4,839.27
Current Expenses, . . . . .	3,669.45
Specie and Currency, . . . . .	36,738.51
Checks and Cash Items, . . . . .	24,128.84
Total Assets, . . . . .	<u>\$1,508,000.44</u>

## LIABILITIES.

Capital Stock, . . . . .	\$440,000.00
Other Undivided Profits, . . . . .	156,377.33
Due to Banks, Bankers, and Trust Companies, . . . . .	35,576.16
Dividends Unpaid, . . . . .	143.00
Deposits, . . . . .	875,903.95
Total Liabilities, . . . . .	<u>\$1,508,000.44</u>

Past due paper, . . . . .	\$19,584.21
Liability of any one Director, . . . . .	7,500.00
Liability of any one firm, corporation, or person other than a Director, . . . . .	50,000.00
Par value of stock, \$100; market value, \$100.	
Rate per cent. of last dividend, and when paid, 3 per cent., July, 1895.	

GUSTAVUS F. DAVIS, President,  
CHARLES T. WELLES, Cashier.

CHARLES B. WHITING, Vice-President.  
EDWARD D. REDFIELD, Asst. Cashier.

DIRECTORS.—Gustavus F. Davis, Charles A. Jewell, Russell M. Burdick, William P. Clark, Charles B. Whiting, Maro S. Chapman, Theodore M. Lincoln, Edward D. Robbins, George Pope, E. S. Goodrich, Charles T. Welles.

## CITY BANK OF NEW HAVEN.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Discounted for Directors, . . . . .	\$47,700.00
Discounted for other parties in this State, . . . . .	502,179.32
Discounted for parties out of this State, . . . . .	134,343.28
Due from Banks, Bankers, and Trust Companies, . . . . .	260,762.04
Town, City, and Corporation Bonds, . . . . .	52,712.50
Railroad Bonds and Stocks, . . . . .	184,400.00
Bank Stocks, . . . . .	3,700.00
Banking House, . . . . .	20,000.00
Manufacturing Stock, . . . . .	6,700.00
Current Expenses, . . . . .	3,764.31
Specie and Currency, . . . . .	91,986.00
Checks and Cash Items, . . . . .	25,827.40
Suspense Account, . . . . .	6,924.02
Total Assets, . . . . .	\$1,340,998.87

## LIABILITIES.

Capital Stock, . . . . .	\$500,000.00
Surplus Fund, . . . . .	60,000.00
Other Undivided Profits, . . . . .	27,709.12
Due to Banks, Bankers, and Trust Companies, . . . . .	46,975.79
Dividends Unpaid, . . . . .	332.00
Deposits, . . . . .	705,981.96
Total Liabilities, . . . . .	\$1,340,998.87

Past due paper, . . . . .	\$3,200.00
Liability of any one Director, . . . . .	24,500.00
Liability of any one firm, corporation, or person other than a Director, . . . . .	40,000.00
Par value of stock, \$100; market value, \$122.	
Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1895.	

GEO. W. CURTIS, President.

SAMUEL LLOYD, Cashier.

CHAS. E. CURTIS, Asst. Cashier.

DIRECTORS.—Geo. W. Curtis, Geo. J. Brush, Geo. D. Watrous, Cornelius S. Morehouse, James D. Dewell, Chas. B. Wooster, Willis E. Miller, Eli Whitney, Elliott H. Morse.

## CONNECTICUT RIVER BANKING COMPANY.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Discounted for Directors, . . . . .	\$8,968.75
Discounted for other parties in this State, . . . . .	343,425.06
Discounted for parties out of this State, . . . . .	72,288.75
Overdrafts, . . . . .	424.86
Due from Banks, Bankers, and Trust Companies, . . . . .	120,867.34
Connecticut River Company Stock, . . . . .	9,000.00
Town, City, and Corporation Bonds, . . . . .	31,500.00
Railroad Bonds and Stocks, . . . . .	87,300.00
Stocks, . . . . .	500.00
Loans on Mortgage Security, . . . . .	20,500.00
Banking House, . . . . .	20,000.00
Current Expenses, . . . . .	3,431.50
Specie and Currency, . . . . .	39,377.70
Checks and Cash Items, . . . . .	13,166.28
Total Assets, . . . . .	<u>\$770,750.24</u>

## LIABILITIES.

Capital Stock, . . . . .	\$150,000.00
Other Undivided Profits, . . . . .	73,300.42
Due to Banks, Bankers, and Trust Companies, . . . . .	97,090.20
Dividends Unpaid, . . . . .	184.50
Deposits, . . . . .	450,175.12
Total Liabilities, . . . . .	<u>\$770,750.24</u>

Past due paper, . . . . .	\$410.00
Liability of any one Director, . . . . .	10,000.00
Liability of any one firm, corporation, or person other than a Director, . . . . .	29,000.00
Par value of stock, \$30 ; market value, \$45.	
Rate per cent. of last dividend, and when paid, 2½ per cent., July 1, 1895.	

SAMUEL E. ELMORE, President.

H. W. ERVING, Cashier.

H. J. MAERCKLEIN, Asst. Cashier.

DIRECTORS.—Samuel E. Elmore, H. R. Coffin, J. M. Allen, M. W. Graves, S. B. Bosworth, George H. Burdick, James F. Dudley, Louis R. Cheney, Charles E. Chase.

## MECHANICS BANK, NEW HAVEN.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Discounted for Directors, . . . . .	\$49,850.00
Discounted for other parties in this State, . . . . .	463,904.44
Discounted for parties out of this State, . . . . .	69,943.00
Overdrafts, . . . . .	3,029.80
Due from Banks, Bankers, and Trust Companies, . . . . .	96,942.90
Banking House, . . . . .	28,000.00
Current Expenses, . . . . .	2,850.00
Specie and Currency, . . . . .	52,895.12
Checks and Cash Items, . . . . .	3,674.39
Checks for Clearing House, . . . . .	3,523.59
Total Assets, . . . . .	<u>\$774,613.24</u>

## LIABILITIES.

Capital Stock, . . . . .	\$300,000.00
Surplus Fund, . . . . .	35,000.00
Other Undivided Profits, . . . . .	13,627.04
Due to Banks, Bankers, and Trust Companies, . . . . .	19,720.97
Dividends Unpaid, . . . . .	861.50
Deposits, . . . . .	<u>405,403.73</u>
Total Liabilities, . . . . .	<u>\$774,613.24</u>

Past due paper, . . . . .	\$9,150.00
Liability of any one Director, . . . . .	15,000.00
Liability of any one firm, corporation, or person other than a Director, . . . . .	40,538.00
Par value of stock, \$60 ; market value, \$65.	
Rate per cent. of last dividend, and when paid, 2½ per cent., July 1, 1895.	

CHARLES S. LEETE, President.

CHARLES H. TROWBRIDGE, Cashier.

DIRECTORS.—Chas. S. Leete, Joel A. Sperry, Maier Zunder, Franklin H. Hart, Thomas R. Trowbridge, Edwin F. Mersick, Frank W. Benedict, Heman D. Clark, Oliver S. White.

## SAYBROOK BANK, ESSEX.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Discounted for Directors, . . . . .	\$7,550 00
Discounted for other parties in this State, . . . . .	53,833.36
Discounted for parties out of this State, . . . . .	2,445.89
Due from Banks, Bankers, and Trust Companies, . . . . .	43,398 89
Town, City, and Corporation Bonds, . . . . .	29,049.94
Bank and Trust Company Stocks, . . . . .	1,150 00
Banking House, . . . . .	7,102.96
Other Real Estate, . . . . .	3,087.75
Current Expenses, . . . . .	654.75
Specie and Currency, . . . . .	12,636.04
Checks and Cash Items, . . . . .	83 28
Total Assets, . . . . .	\$160,992.86

## LIABILITIES.

Capital Stock, . . . . .	\$50,000 00
Surplus Fund, . . . . .	5,000.00
Other Undivided Profits, . . . . .	2,915.52
Due to Banks, Bankers, and Trust Companies, . . . . .	25,805.15
Deposits, . . . . .	77,272.19
Total Liabilities, . . . . .	\$160,992.86

Past due paper, . . . . .	\$1,520 89
Liability of any one Director, . . . . .	3,180.00
Liability of any one firm, corporation, or person other than a Director, . . . . .	3,750.00
Par value of stock, \$50 ; market value, \$50.	
Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1895.	

JAMES PHELPS, President.

D. W. SPENCER, Vice-President.

LOUIS P. PARKER, Cashier.

DIRECTORS.—James Phelps, D. W. Spencer, Edwin Ayer, James L. Raymond, C. E. Chapman, S. J. Tiley, A. M. Wright, George I. Stevens, J. H. Lord, E. E. Dickinson, A. Miner, Louis P. Parker.



## STATE BANK, HARTFORD.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Discounted for Directors, . . . . .	\$5,915.00
Discounted for other parties in this State, . . . . .	504,513.43
Discounted for parties out of this State, . . . . .	163,808.87
Overdrafts, . . . . .	614.99
Due from Banks, Bankers, and Trust Companies, . . . . .	313,665.06
Town, City, and Corporation Bonds, . . . . .	66,448.19
Bonds and Stocks, . . . . .	269,114.38
Loans on Mortgage Security, . . . . .	92,450.00
Banking House, . . . . .	60,000.00
Specie and Currency, . . . . .	25,648.41
Checks and Cash Items, . . . . .	15,668.05
Vault, . . . . .	6,121.40
Total Assets, . . . . .	<u>\$1,523,967.78</u>

## LIABILITIES.

Capital Stock, . . . . .	\$400,000.00
Surplus Fund, . . . . .	80,000.00
Other Undivided Profits, . . . . .	30,467.53
Due to Banks, Bankers, and Trust Companies, . . . . .	204,523.23
Dividends Unpaid, . . . . .	1,575.00
Deposits, . . . . .	807,392.52
Non-Resident Tax, . . . . .	9.50
Total Liabilities, . . . . .	<u>\$1,523,967.78</u>

Past due paper, . . . . .	\$1,100.00
Liability of any one Director, . . . . .	5,915.00
Liability of any one firm, corporation, or person other than a Director, . . . . .	25,000.00
Par value of stock, \$100 ; market value, last sale, \$110.	
Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1895.	

GEORGE F. HILLS, President.

GEORGE H. BURT, Cashier.

DIRECTORS.—George F. Hills, Nelson Hollister, A. E. Hart, Erastus Gay, E. G. Whittelsey, C. B. Ingraham, Charles H. Lawrence, George E. Taintor, Patrick Garvan.

## THE UNION BANK, NEW LONDON.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Discounted for Directors, . . . . .	\$5,200.00
Discounted for other parties in this State, . . . . .	352,318.02
Discounted for parties out of this State, . . . . .	60,250.00
Overdrafts, . . . . .	3,401.10
Due from Banks, Bankers, and Trust Companies, . . . . .	155,703.77
Railroad Bonds and Stocks, . . . . .	174,969.82
Banking House, . . . . .	12,000.00
Other Real Estate, . . . . .	16,608.99
Current Expenses, . . . . .	1,860.62
Specie and Currency, . . . . .	71,302.09
Checks and Cash Items, . . . . .	44,468.68
Suspense, . . . . .	9,100.93
Total Assets, . . . . .	\$907,184.02

## LIABILITIES.

Capital Stock, . . . . .	\$300,000.00
Surplus Fund, . . . . .	40,000.00
Other Undivided Profits, . . . . .	28,252.86
Due to Banks, Bankers, and Trust Companies, . . . . .	61,623.04
Dividends Unpaid, . . . . .	295.50
Deposits, . . . . .	477,012.62
Total Liabilities, . . . . .	\$907,184.02

Past due paper, . . . . .	\$27,847.92
Liability of any one Director, . . . . .	2,950.00
Liability of any one firm, corporation, or person other than a Director, . . . . .	40,000.00
Par value of stock, \$100; market value, \$100.	
Rate per cent. of last dividend, and when paid, 2½ per cent., July, 1895.	

ROBERT COIT, President.

GEO. F. TINKER, Vice-President.

J. LAURENCE CHEW, Cashier.

DIRECTORS.—W. H. Chapman, Robert Coit, George F. Tinker, Israel Matson, E. Clark Smith, Horace Coit, Arnold Rudd, Peleg Williams, John W. Luce, J. Laurence Chew, William B. Coit, Frank B. Brandeggee, Ralph S. Smith.

## UNITED STATES BANK, HARTFORD.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Discounted for Directors, . . . . .	\$12,500.00
Discounted for other parties in this State, . . . . .	548,491.91
Discounted for parties out of this State, . . . . .	40,000.00
Overdrafts, . . . . .	1,050.92
Due from Banks, Bankers, and Trust Companies, . . . . .	254,121.78
United States Bonds, . . . . .	33,242.00
Town, City, and Corporation Bonds, . . . . .	292,037.93
Stocks, . . . . .	1,790.00
Loans on Mortgage Security, . . . . .	53,220.00
Furniture and Fixtures, . . . . .	1,990.00
Specie and Currency, . . . . .	31,363.76
Checks and Cash Items, . . . . .	10,910.72
Demand Loans, . . . . .	400,860.49
Interest Accrued, . . . . .	3,991.97
Total Assets, . . . . .	\$1,685,571.48

## LIABILITIES.

Capital Stock, . . . . .	\$100,000.00
Surplus Fund, . . . . .	250,000.00
Other Undivided Profits, . . . . .	11,974.05
Due to Banks, Bankers, and Trust Companies, . . . . .	28,012.20
Dividends Unpaid, . . . . .	3,000.00
Deposits, . . . . .	1,292,585.23
Total Liabilities, . . . . .	\$1,685,571.48

Past due paper, . . . . .	\$10,311.00
Liability of any one Director, secured by collateral, . . . . .	48,000.00
Liability of any one firm, corporation, or person other than a Director, . . . . .	50,000.00
Par value of stock, \$100 ; market value, \$325.	
Rate per cent. of last dividend, and when paid, 3 percent., quarterly, July 1, 1895.	

H. L. BUNCE, President.

W. H. BULKELEY, Vice-President.

F. G. SEXTON, Cashier.

DIRECTORS.—M. G. Bulkeley, S. G. Dunham, W. H. Bulkeley, J. R. Hills,  
H. Collins, L. Brainard, H. L. Bunce, J. O. Enders.

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# REPORTS OF TRUST COMPANIES,

October 1, 1895.

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# CONNECTICUT TRUST AND SAFE DEPOSIT COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Discounted for Directors, . . . . .	\$30,372.02
Discounted for other parties in this State, . . . . .	1,051,397.29
Discounted for parties out of this State, . . . . .	91,765.46
Overdrafts, . . . . .	5,392.46
Due from Banks, Bankers, and Trust Companies, . . . . .	211,669.34
Town, City, and Corporation Bonds, . . . . .	78,080.00
Railroad Bonds and Stocks, . . . . .	904,925.00
Loans on Mortgage Security, . . . . .	32,610.00
Current Expenses, . . . . .	8,092.11
Specie and Currency, . . . . .	89,879.70
Checks and Cash Items, . . . . .	7,054.36
Total Assets, . . . . .	\$2,511,237.74

## LIABILITIES.

Capital Stock, . . . . .	\$300,000.00
Surplus Fund, . . . . .	150,000.00
Other Undivided Profits, . . . . .	54,228.50
Due to Banks, Bankers, and Trust Companies, . . . . .	41,786.31
Deposits, . . . . .	1,965,222.93
Total Liabilities, . . . . .	\$2,511,237.74

Past due paper, . . . . .	\$6,282.70
Liability of any one Director (secured by collateral), . . . . .	19,369.38
Liability of any one firm, corporation, or person other than a Director, . . . . .	75,000.00
Par value of stock, \$100 ; market value, \$160.	
Rate per cent. of last dividend, and when paid, 4 per cent., July, 1895.	

M. H. WHAPLES, President.

JACOB L. GREENE, Vice-President.

J. P. WHEELER, Treasurer.

DIRECTORS.—Henry C. Robinson, Geo. L. Chase, Chas. H. Smith, John B. Corning, Henry Corning, James J. Goodwin, Jacob L. Greene, Daniel R. Howe, Geo. Roberts, John M. Taylor, Jonathan B. Bunce, M. H. Whaples.

## THE FIDELITY COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Discounted for Directors, . . . . .	\$3,000.00
Discounted for other parties in this State, }	
Discounted for parties out of this State, }	180,327.12
Overdrafts, . . . . .	41.08
Due from Banks, Bankers, and Trust Companies, . . . . .	19,474.11
Current Expenses, . . . . .	784.06
Specie and Currency, . . . . .	250.00
Mortgage Loans, . . . . .	16,950.00
Total Assets, . . . . .	<u>\$220,826.37</u>

## LIABILITIES.

Capital Stock, . . . . .	\$10,000.00
Due to Banks, Bankers, and Trust Companies, . . . . .	28.10
Deposits, . . . . .	91,447.89
Contingent Fund, . . . . .	6,750.21
Profit and Loss, . . . . .	112,600.17
Total Liabilities, . . . . .	<u>\$220,826.37</u>

Past due paper, . . . . .	None without good collateral.
Liability of any one Director, . . . . .	\$3,000.00
Liability of any one firm, corporation, or person other than a Director, on good collateral, . . . . .	9,182.10
Par value of stock, \$100 ; 20 per cent. paid in ; market value, no sale.	
Rate per cent. of last dividend, and when paid, none.	

EDMUND A. STEDMAN, President and Treasurer.

JOHN M. HOLCOMBE, Vice-President.

TRUSTEES.—Drayton Hillyer, William C. Skinner, Charles E. Gross, John M. Holcombe, Edmund A. Stedman.

## THE GREENWICH TRUST, LOAN, AND DEPOSIT CO.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Discounted for Directors (collateral), . . . . .	\$11,900.00
Discounted for other parties in this State, . . . . .	175,628.60
Discounted for parties out of this State (collateral), . . . . .	42,500.00
Overdrafts (secured), . . . . .	3,000.00
Due from Banks, Bankers, and Trust Companies, . . . . .	113,325.07
Town, City, and Corporation Bonds, . . . . .	35,000.00
Railroad Bonds and Stocks, . . . . .	65,672.50
Bank and Trust Company Stocks, . . . . .	3,952.00
Loans on Mortgage Security, . . . . .	124,309.57
Banking House, . . . . .	24,000.00
Current Expenses, . . . . .	1,163.16
Specie and Currency, . . . . .	20,017.92
Checks and Cash Items, . . . . .	6,459.29
Other Assets, viz : Premium, . . . . .	2,600.00
Borough of Greenwich Notes, . . . . .	39,567.90
Total Assets, . . . . .	\$669,096.01

## LIABILITIES.

Capital Stock, . . . . .	\$50,000.00
Other Undivided Profits, . . . . .	56,261.76
Due to Banks, Bankers, and Trust Companies, . . . . .	3,013.80
Dividends Unpaid, . . . . .	32.00
Deposits, . . . . .	551,584.81
Other Liabilities, viz.: Trust Funds, . . . . .	5,578.82
Advance Interest, . . . . .	2,624.82
Total Liabilities, . . . . .	\$669,096.01

Liability of any one Director (collateral), . . . . . \$5,000.00  
 Liability of any one firm, corporation, or person other than a Director, . . . . . 7,500.00  
 Par value of stock, \$50 ; market value, \$100.  
 Rate per cent. of last dividend, and when paid, 4 per cent., July 15, 1895.

R. JAY WALSH, President.

ALFRED A. RUNDLE, Treasurer.

TRUSTEES.—R. Jay Walsh, Seaman Mead, John Lyon, S. Elbert Mills, Webster Haight, Chas. E. Wilson, E. L. Scofield, W. S. Mead, John F. Close.

## HARTFORD TRUST COMPANY.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Discounted for Directors, . . . . .	\$95,283.76
Discounted for other parties in this State, . . . . .	836,380.68
Discounted for parties out of this State, . . . . .	655,702.36
Overdrafts, . . . . .	5,922.39
Due from Banks, Bankers, and Trust Companies, . . . . .	223,083.06
Railroad Bonds and Stocks, . . . . .	28,500.00
Loans on Mortgage Security, . . . . .	8,266.60
Banking House (Trust Company Block), . . . . .	250,000.00
Other Real Estate, . . . . .	900.00
Current Expenses, . . . . .	4,927.22
Specie and Currency, . . . . .	50,643.95
Checks and Cash Items, . . . . .	16,897.71
Total Assets, . . . . .	\$2,176,507.73

## LIABILITIES.

Capital Stock, . . . . .	\$300,000.00
Surplus Fund, . . . . .	148,183.57
Other Undivided Profits, { . . . . .	976.61
Due to Banks, Bankers, and Trust Companies, . . . . .	1,727,347.55
Deposits, . . . . .	
Total Liabilities, . . . . .	\$2,176,507.73

Past due paper (secured), . . . . .	\$1,800.00
Liability of any one Director, . . . . .	39,000.00
Liability of any one firm, corporation, or person other than a Director (collateral First Mortgage Railroad Bonds), . . . . .	51,500.00
Par value of stock, \$100 ; market value, \$135.	
Rate per cent. of last dividend, and when paid, $3\frac{1}{2}$ per cent., July, 1895.	

RALPH W. CUTLER, President.

CHARLES M. JOSLYN, Vice-President.

FRANK C. SUMNER, Secretary and Treasurer.

TRUSTEES.—Rodney Dennis, J. C. Webster, Charles M. Joslyn, Theodore Lyman, Ralph W. Cutler, Pliny Jewell, Henry Roberts, Charles E. Billings, Henry P. Stearns, M.D., M. Bradford Scott.

## MERIDEN TRUST AND SAFE DEPOSIT CO., MERIDEN.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Discounted for other parties in this State, . . . . .	\$27,564.10
Bank and Trust Company Stocks, . . . . .	3,500.00
Current Expenses, . . . . .	399 61
Other Assets, viz.: Trust Funds Invested, . . . . .	18,164.19
Total Assets, . . . . .	<u>\$49,627.90</u>

## LIABILITIES.

Capital Stock (paid in), . . . . .	\$25,000.00
Surplus Fund, . . . . .	4,000.00
Other Undivided Profits, . . . . .	1,314.50
Due to Banks, Bankers, and Trust Companies, . . . . .	1,032.41
Trust Funds, . . . . .	18,280.99
Total Liabilities, . . . . .	<u>\$49,627.90</u>

Past due paper, . . . . .	None
Liability of any one Director, . . . . .	None
Liability of any one firm, corporation, or person other than a Director, . . . . .	\$7,000 00
Par value of stock, \$100 ; market value, \$100.	
Rate per cent. of last dividend, and when paid, 100.	

WALTER HUBBARD, President.

CHAS. L. ROCKWELL, Sec. and Treas.

TRUSTEES.—Charles Parker, John D. Billard, C. F. Linsley, Walter Hubbard, George M. Curtis, N. L. Bradley, John L. Billard, Charles L. Rockwell.



## THE SECURITY COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Loaned to Directors, . . . . .	\$15,500.00
Loaned to other parties in this State, . . . . .	202,345.17
Loaned to parties out of this State, . . . . .	67,700.00
Due from Banks, Bankers, and Trust Companies (on deposit), . . . . .	76,929.94
Town, City, and Corporation Bonds, . . . . .	100,043.00
Railroad Bonds and Stocks, . . . . .	49,181.00
Loans on Mortgage Security, . . . . .	179,155.12
Other Real Estate, . . . . .	76,674.06
Current Expenses, . . . . .	5,190.31
Specie and Currency, . . . . .	12,155.59
Checks and Cash Items, . . . . .	275.41
Total Assets, . . . . .	<u>\$785,149.60</u>

## LIABILITIES.

Capital Stock, . . . . .	\$200,000.00
Surplus Fund, . . . . .	100,000.00
Other Undivided Profits, . . . . .	26,064.17
Due to Banks, Bankers, and Trust Companies, . . . . .	120.00
Deposits, . . . . .	454,811.03
Other Liabilities, viz. : (Treasurer's Checks), . . . . .	4,154.40
Total Liabilities, . . . . .	<u>\$785,149.60</u>

Past due paper, . . . . .	None
Liability of any one Director, . . . . .	\$10,000.00
Liability of any one firm, corporation, or person other than a Director, . . . . .	18,500.00
Par value of stock, \$100 ; market value, \$ . . . . .	
Rate per cent. of last dividend, and when paid, 3 per cent., July 12, 1895.	

JOHN C. PARSONS, President.

ATWOOD COLLINS, Vice-Pres. and Treas.

CHARLES EDW. PRIOR, Asst. Treas.

DIRECTORS.—Carlos C. Kimball, Gurdon W. Russell, Leverett Brainard, Frederick R. Foster, John C. Parsons, George G. Sill, John C. Abbot, Jeremiah M. Allen, Samuel G. Dunham, John G. Root, Nathaniel Shipman, Atwood Collins, John M. Holcombe, Rienzi B. Parker.

## THE STAMFORD TRUST COMPANY.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Discounted for Directors, . . . . .	\$5,570.00
Discounted for other parties in this State, . . . . .	269,962.42
Discounted for parties out of this State, . . . . .	30,750.00
Overdrafts, . . . . .	550.78
Due from Banks, Bankers, and Trust Companies, . . . . .	80,251.22
Town, City, and Corporation Bonds, . . . . .	103,515.44
Railroad Bonds and Stocks, . . . . .	70,905.00
Loans on Mortgage Security, . . . . .	303,175.00
Current Expenses, . . . . .	1,124.97
Specie and Currency, . . . . .	17,212.44
Checks and Cash Items, . . . . .	6,767.67
Furniture, etc., . . . . .	2,000.00
Total Assets, . . . . .	<u>\$891,784.94</u>

## LIABILITIES.

Capital Stock, . . . . .	\$100,000.00
Surplus Fund, . . . . .	25,000.00
Other Undivided Profits, . . . . .	27,473.95
Due to Banks, Bankers, and Trust Companies, . . . . .	7,730.19
Dividends Unpaid, . . . . .	90.00
Deposits, . . . . .	706,184.28
Trust Funds, . . . . .	23,669.02
Treasurer's Checks, . . . . .	1,637.50
Total Liabilities, . . . . .	<u>\$891,784.94</u>

Past due paper, . . . . .	\$845.00
Liability of any one Director, . . . . .	3,770.00
Liability of any one firm, corporation, or person other than a Director, . . . . .	22,000.00
Par value of stock, \$100 ; market value (no recent sales).	
Rate per cent. of last dividend, and when paid, 3 per cent., August 1, 1895.	

JOHN A. BROWN, President.

WALTON FERGUSON, Vice-President.

WALTER D. DASKAM, Treasurer.

DIRECTORS.—John A. Brown, Walton Ferguson, Samuel Fessenden, Albert T. Hatch, Schuyler Merritt, William H. Judd, Charles H. Lounsbury, William W. Skiddy, Henry K. McHarg.

## THE HOME TRUST CO., DERBY, CONN.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Town, City, and Corporation Bonds, . . . . .	\$11,300.00
Loans on Mortgage Security, . . . . .	9,200.00
Other Real Estate, . . . . .	1,500.00
Checks and Cash Items, . . . . .	13,274.00
Loans on Collateral, . . . . .	11,837.00
Loans on Personal Security, . . . . .	6,006.58
Railroad and Other Stocks, . . . . .	9,014.00
Bank Stock, . . . . .	12,922.50
Office Furniture and Fixtures, . . . . .	831.50
Current Accounts Receivable, . . . . .	1,796.02
Total Assets, . . . . .	\$77,681.60

## LIABILITIES.

Capital Stock, . . . . .	\$25,000.00
Surplus Fund, . . . . .	5,000.00
Other Undivided Profits, . . . . .	2,294.55
Deposits, . . . . .	43,277.55
Trust Estates, . . . . .	1,485.80
Current Accounts Payable, . . . . .	623.70
Total Liabilities, . . . . .	\$77,681.60

Past due paper, . . . . .	None
Liability of any one Director, . . . . .	\$375.00
Liability of any one firm, corporation, or person other than a Director (secured by both, endorsers and good collateral), . . . . .	5,000.00
Par value of stock, \$100; market value, \$	
Rate per cent. of last dividend, and when paid, 3 per cent., April 15, 1895.	

H. HOLTON WOOD, President.

CHARLES E. CLARK, Vice-President.

CHARLES N. DOWNS, Secretary and Treasurer.

TRUSTEES.—H. Holton Wood, Edwin B. Gager, Charles E. Clark, Daniel S. Brinsmade, Charles H. Nettleton, Julius G. Day, Watson J. Miller, William S. Downs, Charles N. Downs.

## THE THOMPSONVILLE TRUST COMPANY.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Discounted for Directors, . . . . .	\$6,600.00
Discounted for other parties in this State, . . . . .	74,620.85
Due from Banks, Bankers, and Trust Companies, . . . . .	44,844.63
Loans on Mortgage Security, . . . . .	3,100.00
Banking House, . . . . .	4,000.00
Specie and Currency, . . . . .	11,267.93
Insurance Company's Stocks, . . . . .	1,537.00
Bridge Company's Stocks, . . . . .	400.00
Total Assets, . . . . .	<u>\$146,370.41</u>

## LIABILITIES.

Capital Stock, . . . . .	\$25,000.00
Surplus Fund, . . . . .	13,037.86
Due to Banks, Bankers, and Trust Companies, . . . . .	6,836.36
Dividends Unpaid, . . . . .	1,123.13
Deposits, . . . . .	100,373.06
Total Liabilities, . . . . .	<u>\$146,370.41</u>

Past due paper, . . . . .	\$2,339.25
Liability of any one Director, . . . . .	5,600.00
Liability of any one firm, corporation, or person other than a Director (part Mortgage Security), . . . . .	8,500.00
Par value of stock, \$25; market value, \$33.50.	
Rate per cent. of last dividend, and when paid, 2 per cent., July, 1895.	

LYMAN A. UPSON, President.

WILLIS GOWDY, Sec., Treas., and Cashier.

DIRECTORS.—J. L. Houston, L. H. Pease, L. A. Upson, G. A. Douglass, Willis Gowdy, A. H. Mathewson.

## THE UNION TRUST COMPANY, NEW HAVEN.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Discounted for Directors,	\$19,500 00
Discounted for other parties in this State,	245,455.54
Discounted for parties out of this State,	10,000.00
Due from Banks, Bankers, and Trust Companies,	167,230.18
Town, City, and Corporation Bonds,	7,600.28
Railroad Bonds and Stocks,	39,723.41
Banking House,	10,000.00
Specie and Currency,	14,333.93
Checks and Cash Items,	33,905.65
Total Assets,	\$547,843.99

## LIABILITIES.

Capital Stock,	\$100,000.00
Surplus Fund,	25,000.00
Other Undivided Profits,	17,511.84
Due to Banks, Bankers, and Trust Companies,	3,980.87
Deposits,	401,351.28
Total Liabilities,	\$547,843.99

Past due paper,	\$850 00
Liability of any one Director (with first-class collateral),	14,500 00
Liability of any one firm, corporation, or person other than a Director,	10,000.00
Par value of stock, \$100; market value, (not on the market)	
Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1895.	

HENRY L. HOTCHKISS, President.

WM. S. BARTLETT, Treasurer.

EUGENE S. BRISTOL, Asst. Treasurer.

DIRECTORS — Henry L. Hotchkiss, Wm. T. Bartlett, Eugene S. Bristol,  
Louis H. Bristol.



**STATE BANKS.**  
**SUMMARY OF THEIR ASSETS AND LIABILITIES, OCTOBER 1, 1895.**

NAME OF BANK.	ASSETS.									LIABILITIES.						
	Loans and Discounts.	Overdrafts.	Stocks, Bonds, and Mortgages.	Due from Banks and Bankers.	Real Estate, Furniture and Fixtures.	Current Expenses.	Specie and Currency.	Checks and Cash Items.	Total Assets.	Capital.	Surplus.	Undivided Profits.	Dividends Unpaid.	Deposits.	Due to Banks and Bankers.	Total Liabilities
City Bank, Hartford,.....	\$1,148,457.20	\$3,974.32	\$252,702.56	\$33,490.29	\$4,839.27	\$3,669.45	\$36,738.51	\$24,128.84	\$1,508,000.44	\$440,000.00	.....	\$156,377.33	\$143.00	\$875,903.95	\$35,576.16	\$1,508,000.44
City Bank, New Haven,.....	684,222.60	.....	247,512.50	260,762.04	20,000.00	3,764.31	91,986.00	32,751.42	1,340,998.87	500,000.00	\$60,000.00	27,709.12	332.00	705,981.96	46,975.79	1,340,998.87
Connecticut River Banking Co., Hartford,.....	424,682.56	424.86	148,800.00	120,867.34	20,000.00	3,431.50	39,377.70	13,166.28	770,750.24	150,000.00	.....	73,300.42	184.50	450,175.12	97,090.20	770,750.24
Mechanics Bank, New Haven,.....	583,697.44	3,029.80	.....	96,942.90	28,000.00	2,850.00	52,895.12	7,197.98	774,613.24	300,000.00	35,000.00	13,627.04	861.50	405,403.73	19,720.97	774,613.24
Saybrook Bank, Essex,.....	63,829.25	.....	30,199.94	43,398.89	10,190.71	654.75	12,636.04	83.28	160,992.86	50,000.00	5,000.00	2,915.52	.....	77,272.19	25,805.15	160,992.86
State Bank, Hartford,.....	766,687.30	614.99	335,562.57	313,665.06	66,121.40	.....	25,648.41	15,668.05	1,523,967.78	400,000.00	80,000.00	30,467.53	1,575.00	807,392.52	204,532.73	1,523,967.78
Union Bank, New London,.....	417,768.02	3,401.10	174,969.82	155,703.77	28,608.99	1,860.62	71,302.09	53,569.61	907,184.02	300,000.00	40,000.00	28,252.86	295.50	477,012.62	61,623.04	907,184.02
United States Bank, Hartford,.....	1,059,064.37	1,050.92	327,069.93	254,121.78	1,990.00	.....	31,363.76	10,910.72	1,685,571.48	100,000.00	250,000.00	11,974.05	3,000.00	1,292,585.23	28,012.20	1,685,571.48
Totals,.....	\$5,148,408.74	\$12,495.99	\$1,516,817.32	\$1,278,952.07	\$179,750.37	\$16,230.63	\$361,947.63	\$157,476.18	\$8,672,078.93	\$2,240,000.00	\$470,000.00	\$344,623.87	\$6,391.50	\$5,091,727.32	\$519,336.24	\$8,672,078.93

**TRUST COMPANIES DOING A BANKING BUSINESS.**  
**SUMMARY OF THEIR ASSETS AND LIABILITIES, OCTOBER 1, 1895.**

NAME OF COMPANY.	ASSETS.									LIABILITIES.						
	Loans and Discounts.	Overdrafts.	Stocks, Bonds, and Mortgages.	Due from Banks and Bankers.	Real Estate, Furniture and Fixtures.	Current Expenses.	Specie and Currency.	Checks and Cash Items.	Total Assets.	Capital.	Surplus.	Undivided Profits.	Dividends Unpaid.	Deposits.	Due to Banks and Bankers.	Total Liabilities.
Conn. Trust and Safe Deposit Co., Hartford,...	\$1,206,144.77	\$5,392.46	\$983,005.00	\$211,669.34	.....	\$8,092.11	\$89,879.70	\$7,054.36	\$2,511,237.74	\$300,000.00	\$150,000.00	\$54,228.50	.....	\$1,965,222.93	\$41,786.31	\$2,511,237.74
Fidelity Company, Hartford,.....	200,277.12	41.08	.....	19,474.11	.....	784.06	250.00	.....	220,826.37	10,000.00	.....	119,350.38	.....	91,447.89	28.10	220,826.37
Greenwich Trust, Loan, and Deposit Co.,.....	354,338.17	3,000.00	146,792.40	113,325.07	\$24,000.00	1,163.16	20,017.92	6,459.29	669,096.01	50,000.00	.....	56,261.76	\$32.00	551,584.81	11,217.44	669,096.01
Hartford Trust Company,.....	1,595,633.40	5,922.39	28,500.00	223,083.06	250,900.00	4,927.22	50,643.95	16,897.71	2,176,507.73	300,000.00	.....	148,183.57	.....	1,727,347.55	976.61	2,176,507.73
Home Trust Co., Derby,.....	27,043.58	.....	33,236.50	1,796.02	2,331.50	.....	.....	13,274.00	77,681.60	25,000.00	5,000.00	2,294.55	.....	43,277.55	2,109.50	77,681.60
Meriden Trust and Safe Deposit Company,....	27,564.10	.....	21,664.19	.....	.....	399.61	.....	.....	49,627.90	25,000.00	4,000.00	1,314.50	.....	18,280.99	1,032.41	49,627.90
Security Company, Hartford,.....	464,700.29	.....	149,224.00	76,929.94	76,674.06	5,190.31	12,155.59	275.41	785,149.60	200,000.00	100,000.00	26,064.17	.....	454,811.03	4,274.40	785,149.60
Stamford Trust Company,.....	609,457.42	550.78	174,420.44	80,251.22	2,000.00	1,124.97	17,212.44	6,767.67	891,784.94	100,000.00	25,000.00	27,473.95	90.00	729,853.30	9,367.69	891,784.94
Thompsonville Trust Company,.....	84,320.85	.....	1,937.00	44,844.63	4,000.00	.....	11,267.93	.....	146,370.41	25,000.00	13,037.86	.....	1,123.13	100,373.06	6,836.36	146,370.41
Union Trust Company, New Haven,.....	274,955.54	.....	47,413.69	167,230.18	10,000.00	.....	14,338.93	33,905.65	547,843.99	100,000.00	25,000.00	17,511.84	.....	401,351.28	3,980.87	547,843.99
Totals,.....	\$4,844,435.24	\$14,906.71	\$1,586,193.22	\$938,603.57	\$369,905.56	\$21,681.44	\$215,766.46	\$84,634.09	\$8,076,126.29	\$1,135,000.00	\$322,037.86	\$452,683.22	\$1,245.13	\$6,083,550.39	\$81,609.69	\$8,076,126.29



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LAWS

RELATING TO

BANKS, SAVINGS BANKS,

Trust and Investment Companies,

AND

BUILDING AND LOAN ASSOCIATIONS.

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# LAWS.

[General Statutes.]

## TITLE I.

### CONSTRUCTION OF STATUTES.

#### CHAPTER I.

SECTION 1. In the construction of all statutes of this State words and phrases shall be construed according to the commonly approved usage of the language; and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly:

The phrase "railroad company" shall be construed to mean and include all corporations, trustees, receivers, or other persons, that lay out, construct, maintain, or operate a railroad operated by steam power, unless such meaning would be repugnant to the context or to the manifest intention of the General Assembly.

The term "banks" shall include all incorporated banks.

The term "savings banks" shall include savings banks, societies for savings, and savings societies.

The term "foreign insurance company" shall include any company, corporation, association, partnership, or individual, of any foreign government, doing fire insurance business in this State.

The term "public buildings" shall include a State-house, court-house, county-house, town-house, arsenal, magazine, prison, jail, work-house, poor-house, market, or other building belonging to this State, or to any county, town, city, or

G. S. 1875, 553.  
Words and  
phrases gener-  
ally.

1884, ch. 110.  
Railroad Com-  
pany.

G. S. 1875, 553.  
Banks.

G. S. 1875, 553.  
Savings Banks.

G. S. 1875, 553.  
Foreign Insur-  
ance Company.

G. S. 1875, 553.  
Public Buildings.



borough in this State, and any church, chapel, meeting-house, or other building generally used for religious worship, and any college, academy, schoolhouse, or other building generally used for literary instruction.

G. S. 1875, 554.  
Number; gender; joint authority; "month"; "year"; "oath"; "person" and "another"; "preceding"; "following"; "succeeding"; "sworn."

Words importing the singular number may extend and be applied to several persons or things; words importing the plural number may include the singular; words importing the masculine gender may be applied to females, and words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them. The word "month" shall mean a calendar month, and the word "year" a calendar year, unless otherwise expressed. The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases, the word "sworn" shall include the word "affirm." The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private, and associations; and the words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.

1881, ch. 1.  
Repeal of statute; effect of.

When a statute repealing another is afterwards repealed, the first statute shall not be revived without express words to that effect.

1881, ch. 1.  
Punishments, penalties, pending suits, and prosecutions not affected by repeal.

The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed.

1881, ch. 1.

The passage or repeal of an act shall not affect any action then pending.

[Extract from Chapter L.]

#### TRUST FUNDS HOW LOANED OR INVESTED.

1885, ch. 110,  
§ 89.  
Trust funds,  
how loaned or  
invested.

SECTION 495. Trust funds, unless it is otherwise provided in the instrument creating the trust, may be loaned on the security of mortgages on unencumbered real estate in this State, double in value the amount loaned, or may be invested

in such mortgages or in the bonds or loans of this State, or of any town, city, or borough of this State, or in any bonds, stocks, or other securities which the savings banks in this State are or may be authorized by law to invest in, or may be deposited in savings banks incorporated by this State.

[Extract from Chapter XCIX.]

#### UNLAWFUL WASTE ON MORTGAGED PREMISES.

SECTION 1445. Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of, or interested in such mortgage, and with intent to defraud any owner or person interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

1879, ch. 57.  
Unlawful waste  
on mortgaged  
premises.

#### EMBEZZLEMENT.

SECTION 1579. Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, or any trustee under a testamentary or any express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

1878, ch. 49.  
Embezzlement  
by public  
officer, execu-  
tor, etc.

SEC. 1580. Every officer or agent of any private corporation of this State, or of any common carrier, or any agent of any business house or private individual, who shall take, purloin, secrete, or in any way appropriate to his own use, or

1880, ch. 78.  
Embezzlement  
by officer or  
agent of private  
corporation or  
individual.  
34 Conn., 281.

to the use of others, any of the goods, moneys, or choses in action, in the care or custody of, belonging to, or deposited with, such corporation, carrier, house, or individual, with intent to defraud another ; or who shall, with like intent, make any false entries upon any of their books, or shall keep false books or entries of and concerning their business and affairs, with like intent, shall be imprisoned not more than ten years.

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[General Statutes.]

## TITLE XXIV.

### BANKS, SAVINGS BANKS, TRUST AND INVESTMENT COMPANIES.

- CHAPTER CVIII. State Banks and Trust Companies. °  
 CHAPTER CIX. National Banking Associations.  
 CHAPTER CX. Savings Banks.  
 CHAPTER CXI. Bank Commissioners.  
 CHAPTER CXII. Receivers of Banks, Savings Banks, and Trust Companies.  
 CHAPTER CXIII. Investment Companies.

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#### CHAPTER CVIII.

##### STATE BANKS AND TRUST COMPANIES.

###### SECTION.

- 1761. Banks organized under act of 1852.
- 1762. Must keep specie, bullion, bonds, etc., to a certain amount.
- 1763. Dividends.
- 1764. Limit of liabilities of any one party.
- 1765. Paper that banks may not discount.
- 1766. Loans and discounts to non-residents.
- 1767. Counterfeit or altered bank bills.
- 1768. When bill is stamped "counterfeit" by mistake.
- 1769. False and counterfeit coin.
- 1770. Subscriptions by State, etc., to stock of banks.
- 1771. School Fund Commissioner may examine the bank's books.
- 1772. Stockholders may examine books, etc., when.
- 1773. Non-transferable stock not to be voted on.
- 1774. Power of attorney, when necessary.

###### SECTION.

- 1775. President and cashier restricted in voting.
- 1776. Who to vote on stock of the State and School Fund.
- 1777. Who may be directors.
- 1778. Limit of director's liability.
- 1779. Director not to endorse paper for compensation.
- 1780. Question of making dividend to be taken by yeas and nays.
- 1781. Reduction of capital.
- 1782. State entitled to one or two directors, when.
- 1783. Resignation of State directors.
- 1784. Cashiers of banks and treasurers of trust companies to give bonds.
- 1785. Cashier's neglect to give bonds.
- 1786. Publication of unclaimed dividends.
- 1787. Quarterly statements to the Bank Commissioners.
- 1788. Other statements to the Bank Commissioners.

SECTION 1761. All banks organized under the Act of 1852, entitled "An Act to authorize the Business of Banking," shall retain and enjoy all the rights and privileges conferred, and be subject to all the restrictions imposed by said Act, and the several Acts in addition thereto; and all said Acts shall remain in force as Private Acts for the government of said institutions only, and shall be subject to alteration, amendment, or repeal at all times by the General Assembly.

G. S. 1875, 283.  
Banks organized  
under Act of  
1852.

SEC. 1762. Every bank and trust company shall always keep in its banking office gold and silver coin, bullion, bonds, legal tender notes of the United States, or national bank currency, to an amount not less than one-tenth of all its liabilities, except its capital stock, but the bonds of the United States so included in said reserve fund shall never exceed one-twentieth of said liabilities.

G. S. 1875, 283.  
Must keep  
specie, bullion,  
bonds, etc., to a  
certain amount.

SEC. 1763. No trust company or banking corporation shall declare any dividend except from its net earnings after deducting all losses, overdrafts, and obligations, suspended or overdue; nor make any loan or discount on a pledge of its own stock; nor establish any branch office, or agency thereof, or employ any agent or person to make loans or discounts at any other place than the banking house.

G. S. 1875, 283.  
Dividends.  
26 Conn., 144.

[Public Acts of 1893, House Bill No. 459.]

#### CHAPTER XCVIII.

#### An Act relating to Banks.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Section 1764 of the general statutes is hereby amended to read as follows: No bank or trust company shall give credit to any party, who shall thereby become liable to it for more than fifteen per centum of its capital stock actually paid in, together with the surplus. The provisions of such bank charters as limit the amount to be loaned to any one party to a sum not less than fifteen per centum of the capital actually paid in, together with surplus, are repealed; and every bank or trust company which shall violate the provisions of this section shall pay to the state not less than one thousand dollars.

Limit of  
liability of one  
party to bank  
or trust  
company.

Penalty.

Approved, May 5, 1893.



## [General Statutes.]

G. S. 1875, 284.  
Paper that banks  
may not dis-  
count.

SEC. 1765. No bank shall discount any paper made, accepted, or indorsed by its cashier or any of its clerks, or by any partnership of which either is a member.

G. S. 1875, 284.  
Loans to non-  
residents.

SEC. 1766. When the loans and discounts of any bank to parties in this State shall, in the aggregate, amount to its capital stock, it may loan to parties out of this State any excess or surplus over the amount of its capital stock, and not otherwise.

G. S. 1875, 284.  
Counterfeit or  
altered bank  
bills.

SEC. 1767. The cashier or teller of any bank to which shall be presented a counterfeit or altered bank bill, or a paper purporting to be the bill of a bank which never existed, shall write or stamp upon all such counterfeit bills the word "counterfeit," and upon all such altered bills the word "altered," adding thereto the name of the bank and his initials.

G. S. 1875, 284.  
When bill is  
stamped coun-  
terfeit by mis-  
take.

SEC. 1768. Any bank, an officer of which by mistake so writes upon or stamps a good bill, shall pay to the holder its value on demand, and every bank shall include the amount of all counterfeit or altered bills, so stamped by its officers, in its returns to the Bank Commissioners.

G. S. 1875, 284.  
False and coun-  
terfeit coin.

SEC. 1769. When any false and counterfeit coin, made in imitation of any current gold and silver coin, shall be offered to the cashier of a bank, he shall seize it and deliver it to some justice of the peace, with the name of the person from whom it is taken; and if any officer shall fail to comply with the provisions of this section, he shall forfeit one hundred dollars to the State.

G. S. 1875, 284.  
Subscriptions  
by State, etc.,  
to stock of  
banks.  
26 Conn., 60,  
269.

SEC. 1770. The State, and every college, ecclesiastical society, school corporation, and charitable corporation in this State, may subscribe at par to the stock of any bank, in addition to its authorized capital stock, to the extent, in the aggregate, of ten per cent. of such capital actually paid in; but no such corporation (other than the State) shall subscribe to the stock of any one bank to a greater amount than five thousand dollars; and all stock so subscribed shall not be transferable, and may be withdrawn at any time on giving twelve months' notice to the bank; but such subscription, if withdrawn, shall not entitle such subscriber to any portion of the surplus in excess of the capital of such bank existing at the time of such subscription.



SEC. 1771. The Commissioner of the School Fund may at any time examine the books and accounts of any bank in which there is stock belonging to the School Fund; and the Treasurer shall have the same right, in case of stock in any bank owned by the State, and purchased from its general funds.

G. S. 1875, 284.  
School Fund  
Commissioner  
may examine  
bank's books.

SEC. 1772. The stockholders of any bank, at the annual meeting, or at any special meeting, which any five stockholders, owning not less in all than one hundred shares of stock, are authorized to call for that purpose, may examine the books, accounts, securities, and expenditures of the bank.

G. S. 1875, 285.  
Stockholder  
may examine  
books.

SEC. 1773. No stock in any bank shall be voted on at any meeting of the stockholders, which is not transferable, or which has been transferred, hypothecated, or pledged to any bank, or to any person in trust for any bank; and when the number of shares to be held by any party is limited, no stock held in trust for such party shall be voted on, beyond what, with that standing in his name, shall equal the amount so limited; and any person who shall vote upon any shares of stock in any bank in violation of this section, shall be disqualified from holding any office in such bank for one year thereafter.

G. S. 1875, 285.  
Non-transfer-  
able stock not  
to be voted on.

SEC. 1774. No person shall vote at any meeting of the stockholders of any bank as the attorney of another, without a power of attorney; and when at any meeting the right of any person to vote on any stock is denied, he shall not be permitted to vote until he has lodged with the presiding officer of said meeting his affidavit, stating his interest in said stock, and also the character and amount of the interest, if any, owned by any other person therein.

G. S. 1875, 285.  
Power of attor-  
ney when nec-  
essary.

SEC. 1775. No president or cashier of any bank shall vote in the election of directors upon any other stock than his own, nor request any stockholder to make to any person a power of attorney to vote upon his stock, and no person shall vote by virtue of a power so obtained.

G. S. 1875, 285.  
President and  
cashier re-  
stricted in vot-  
ing.

SEC. 1776. The Commissioner of the School Fund may vote upon the transferable stock in any bank, which is appropriated for the use and benefit of the School Fund; and the Treasurer of the State may vote upon the transferable stock which belongs to the general or civil list funds of the State.

G. S. 1875, 285.  
Who to vote  
upon stock of  
State or school  
fund.

G. S. 1875, 285.  
Who may be  
directors.

SEC. 1777. No person not a resident of this State shall act as a director of any bank in this State, and no director of any bank in this State shall act as a director in any other bank.

[Public Acts of 1893, House Bill No. 491.]

#### CHAPTER XCIX.

#### An Act relating to Banks.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Limit of  
director's  
liability to  
bank.

Section 1778 of the general statutes is hereby amended to read as follows: No director in any bank shall be obligated to such bank to an amount exceeding five per centum of the capital actually paid in and surplus combined, and no bank shall permit the directors to become obligated to it to an amount at any one time exceeding in the whole the sum of twenty per centum on its capital stock actually paid in and surplus combined. Any bank which shall violate the provisions of this section shall forfeit to the State not less than five hundred nor more than one thousand dollars.

Penalty.

Approved, May 5, 1893.

[General Statutes.]

G. S. 1875, 286.  
Directors not to  
indorse paper  
for compensa-  
tion.

SEC. 1779. If any director of any bank shall receive any compensation for indorsing any paper discounted by such bank, he shall forfeit to the State the full amount of such paper.

G. S. 1875, 286.  
Question of  
making divi-  
dend to be tak-  
en by yeas and  
nays.

SEC. 1780. The directors of any bank or trust company, in making any dividend, shall take the question thereon by yeas and nays, which shall be recorded on its records; and no such bank or company shall declare any dividend, except from its earnings remaining after deducting all losses, all sums due for expenses, all overdue and unsecured debts, and an allowance for depreciation of securities and investments; and the directors voting for any dividend not in conformity with the provisions of this section shall be fined five hundred dollars, for which they shall be jointly and severally liable.

G. S. 1875, 286.  
Reduction of  
capital.

SEC. 1781. The directors of any bank, by vote of its stockholders, may, at any time when the General Assembly is not

in session, reduce its capital stock to such sum and such number of shares as the Bank Commissioners may determine; who shall make return of such proceedings to the next General Assembly for approval, and if approved such reduction shall thereupon be valid.

SEC. 1782. When the State shall own stock to the amount of five thousand dollars in any bank, it shall be entitled to one director therein; and when the stock so held by the State in any bank shall amount to twenty thousand dollars, it shall be entitled to two directors therein, who shall be biennially appointed by the General Assembly.

G. S. 1875, 286.  
State entitled to one or two directors, when.

SEC. 1783. The Governor may accept the resignation of any bank director appointed on the part of the State; and in case of the resignation or inability of any State director to attend to his duties, may appoint some other person to supply his place until the next General Assembly.

G. S. 1875, 286.  
Resignation of State directors.

SEC. 1784. The cashiers of banks and the treasurers of trust companies shall, severally, give bonds in the penal sum of not less than ten thousand dollars, with sufficient sureties for the faithful performance of the duties of their office, and the bonds of such cashiers and treasurers shall forthwith be recorded at length in the books of said banks and trust companies respectively, and shall at all times be subject to the inspection of the Bank Commissioners. And it shall be the duty of the president of every bank and trust company to safely keep the original bond or bonds so required to be given.

1880, ch. 32.  
Cashiers of banks and treasurers of trust companies to give bonds.

SEC. 1785. If any cashier shall neglect to give the bond required by law for thirty days after his appointment, his office shall become vacant.

G. S. 1875, 286.  
Cashier's neglect to give bonds.

SEC. 1786. The cashier of every bank shall annually prepare a written statement, containing the names of all its stockholders to whom, on the last Saturday of March, any dividend has remained due and unclaimed for one year, with the amount due to each; and shall publish the same three weeks immediately succeeding said date in some newspaper published in the county where such bank is located.

G. S. 1875, 286.  
Publication of unclaimed dividends.

SEC. 1787. The cashiers of all banks and the treasurers of all trust companies shall, on the first Mondays of January, April, July, and October, in each year, or within ten days thereafter, sign and deliver to the Bank Commissioners a

G. S. 1875, 286.  
Quarterly statement to Bank Commissioners.



particular statement of the condition of their respective institutions, exhibiting their resources and liabilities, and the daily average specie and of specie funds during the three months last preceding, which statement shall be verified by oath, and published in a newspaper in the county where such bank or trust company is located.

G. S. 1875, 236.  
Other state-  
ments to Bank  
Commissioners.

SEC. 1788. The cashiers of banks, and the treasurers of trust companies chartered by this State, on or before the first day of April in each year, and oftener if required by the Bank Commissioners, shall transmit to them a sworn statement of the condition of their respective institutions, making a balance-sheet showing, among other things, the amount invested in real estate, the locality thereof, and its cash value; the amount invested in stocks or bonds, with the number of shares of said stock and the par value thereof, the actual cost to the institution, the actual market value at the time of said return, the number and amount of such bonds and their description, and all other investments in personal property, specifying the value thereof and the original cost; also the amount of moneys held in trust and on deposit on the day of the return, the average amount of loans for the year, and the actual amount of loans on the day of the return, and the security held therefor.

[Public Acts of 1889, House Bill No. 366.]

#### CHAPTER CLXIX.

### An Act concerning Deposits of State Funds by the State Treasurer.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Deposit of State  
funds by treas-  
urer.

The Treasurer of the State is hereby authorized to deposit any funds in his hands belonging to the State, or held by him as treasurer and trustee, in and with any of the national and State banks and trust companies in this State; *provided, however*, that said deposits shall only be made in his name as Treasurer of the State, or as such treasurer and trustee; and that in no case shall the said deposits in any one bank or trust company exceed in amount in the aggregate at any one

time twenty-five per centum of the capital and surplus of said bank or trust company.

Approved, June 4, 1889.

[General Statutes.]

## CHAPTER CIX.

### NATIONAL BANKING ASSOCIATIONS.

SECTION.	SECTION.
1789. Change of State bank to national banking associations.	1794. Officers of a national bank converted from a State bank.
1790. When stockholders of State banks become shareholders in national banks.	1795. National banks resuming their powers as State banks.
1791. Executors, etc., may represent stock in their control.	1796. Notice of intention of State bank to become a national bank.
1792. Rights of stockholders in State bank converted into a national bank.	1797. Notice of change of State bank to a national bank to be given to the Comptroller.
1793. Where the State or a charitable corporation holds stock in the bank so converted.	1798. State bank reorganized from a national bank retains its capital stock.
	•

SEC. 1789. When two-thirds of the stockholders of any bank shall vote or agree to become a national banking association, and such change shall be duly consummated, the corporate rights and existence of said bank shall not be deemed to be thereby terminated or altered; but the same shall be deemed suspended during the existence of said association, excepting that for three years next following such change, and until the termination of all suits by or against it, said bank may continue to exercise its corporate powers for the sole purpose of closing up its concerns, and prosecuting and defending said suits; and may at any time after the expiration of said three years convey its real estate to such association, if the same was included as a part of its assets at the time of the conversion of said bank.

G. S. 1875, 289.  
Change of State bank to national banking association.

SEC. 1790. When any bank has been or shall be converted into a national banking association, every stockholder who does not signify to such bank in writing his dissent thereto, within thirty days after notice in writing given him of such conversion, shall become a shareholder in said association to the amount of his stock in such bank; and said notice may be given by leaving the same with him or at his

G. S. 1875, 289.  
When stockholders of State bank become shareholders in national banks.



usual place of abode, or depositing it, properly addressed to him, postage paid, in the post-office at the place where said bank is located.

G. S. 1875, 289.  
Executors, etc.,  
may represent  
stock in their  
control.

SEC. 1791. Executors, administrators, guardians, conservators, and trustees may represent the stock in their control in all matters touching the conversion of said bank into a national banking association, and subscribe to its capital stock.

G. S. 1875, 289.  
Rights of stock-  
holders in State  
bank converted  
into a national  
bank.

SEC. 1792. Any stockholder in a bank, so converted into a national banking association, who shall not become a shareholder in said association, shall be entitled to receive from said bank the value of his stock, to be ascertained by an appraisal, made as the directors may prescribe; and if the value so fixed shall not be satisfactory to any stockholder, he may appeal to the Bank Commissioners, who shall make a re-appraisal which shall be final; and if said re-appraisal shall exceed the value fixed by the directors, the bank shall pay the expenses of said re-appraisal, otherwise the appellant shall pay them; and the value so ascertained shall be deemed to be a debt due to said stockholder from said association.

G. S. 1875, 290.  
Where the State  
or a charitable  
institution holds  
stock in the bank  
so converted.

SEC. 1793. Every bank which shall have been converted into a national banking association, in which at the time of its conversion this State or any charitable corporation held stock, which shall have refused to allow such stockholder to become a stockholder in said association, shall pay to it its ratable share of so much of the surplus of said bank as was accumulated during its ownership of said stock, the amount to be determined according to the provisions of the preceding section.

G. S. 1875, 290.  
Officers of a na-  
tional bank con-  
verted from a  
State bank.

SEC. 1794. The officers of any national banking association, converted from a State bank, who shall be in office when such association shall cease to exist, shall continue in office after it shall have resumed its powers as a State bank, until others shall be appointed in their stead.

G. S. 1875, 290.  
National banks  
resuming their  
powers as State  
banks.

SEC. 1795. Every bank which shall resume its powers as a bank of this State, after having ceased to be a national banking association, shall forthwith deliver to the Bank Commissioners, and duly publish in a newspaper of the county in which such bank is located, such a particular and detailed statement, under oath, of its condition, as is required by section 1788.

SEC. 1796. Notice of the intention of any bank to become a national banking association shall be given to all holders of non-transferable stock, by sending a written notice to the treasurer or institution holding the same, within ten days after such bank shall have made its said determination; and any such holder may, within thirty days after the receipt of said notice, elect in writing to continue to hold such stock as transferable stock, and to hold the same after the proposed change shall have been effected, as stock of said proposed national banking association; and thereupon such stock shall be deemed regular capital stock of said bank. If such holder does not make such election, he shall, at the expiration of said thirty days, be entitled to receive from said bank the par value of said stock, with interest from the date of the last dividend declared by said bank; and said amount shall be a debt due and payable to said owner or owners from said national banking association.

G. S. 1875, 290.  
Notice of inten-  
tion of State  
bank to become  
a national bank.

SEC. 1797. Any bank, which may organize as a national banking association, shall, within sixty days thereafter, notify the Comptroller thereof in writing; but no bank, by reason of its failure to give such notice, shall be deemed to have surrendered its charter.

G. S. 1875, 290.  
1885, ch. 1.  
Notice to be  
given to the  
Comptroller.

SEC. 1798. Any State bank which has or may hereafter become a national banking association under the laws of the United States, and which while acting as such has increased or diminished its capital stock, may, upon its reorganization as a State bank, retain said increased or diminished capital as if its charter had originally authorized a capital of such amount.

1882, ch. 44.  
State bank re-  
organized from  
a national bank  
retains its capi-  
tal stock.

## CHAPTER CX.

## SAVINGS BANKS.

## SECTION.

- 1799. Officers of saving banks.
- 1800. Investments, where made.
- 1801. Appraisal of real estate security.
- 1802. Loans and investments to be classed with real estate loans.
- 1803. Loans to manufacturing corporations or ecclesiastical societies.
- 1804. Loans on personal security.
- 1805. Security for obligations of one person or firm.
- 1806. Names of directors or trustees consenting to loans, to be recorded.
- 1807. Limit of deposit to be received from one person in a year.
- 1808. Compensation to president.
- 1809. Officers not to be borrowers or sureties for borrowers, etc.
- 1810. Rate of interest on loans.
- 1811. Limit of amount in purchase or construction of buildings.
- 1812. Auditors and their duties.

## SECTION.

- 1813. Dividends.
- 1814. Surplus.
- 1815. Discrimination in declaring dividends.
- 1816. Treasurers to give bonds, and every six years new bonds.
- 1817. Notice to corporators of meetings.
- 1818. Treasurer to make sworn statement to Comptroller annually.
- 1819. Penalty for not doing so.
- 1820. Treasurer to make sworn statements to Bank Commissioners.
- 1821. Removal of corporator.
- 1822. Vacancies in office, how filled.
- 1823. Penalty for violating law relating to savings banks, or assenting to such violation.
- 1824. Penalty for violating law relating to banks, savings banks, and trust companies.

G. S. 1875, 291.  
1875, ch. 97.  
Officers of sav-  
ings banks.

SEC. 1799. No more than three officers of any one savings bank shall be officers of any one bank of discount or circulation, or trust company; and no cashier of a bank of discount or circulation shall be treasurer of any savings bank having over five hundred thousand dollars deposits.

[Public Acts of 1893, Substitute for Senate Bill No. 85.]

## CHAPTER CCXXIX.

## An Act concerning Investments by Savings Banks.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

What  
investment  
savings banks  
may lawfully  
make.

SECTION 1. Section 1800 of the general statutes is hereby amended to read as follows: Savings banks may invest, not exceeding twenty per centum of their deposits and surplus, in notes secured by pledge of dividend-paying stocks or interest-bearing bonds as collateral security; not exceeding twenty-five per centum thereof, in notes secured by indorsement, guaranty, or joint and several obligation of two or more parties, residents of this state; and may invest also in the purchase of the authorized bonds of the United States; in the



authorized bonds or interest-bearing obligations of any of the New England states, or of the states of New York, New Jersey, Pennsylvania, Ohio, Kentucky, Michigan, Indiana, Illinois, Wisconsin, Iowa, Minnesota, Missouri, Kansas, Nebraska, Colorado, Delaware, Maryland, Washington, California, Oregon, or the District of Columbia; in the authorized bonds of any incorporated city in the New England states, or of the cities of New York, Brooklyn, Albany, Syracuse, Utica, Troy, Rochester, and Buffalo, in the state of New York; Philadelphia, in the state of Pennsylvania; Detroit, in the state of Michigan; Cleveland, Columbus, Dayton, Cincinnati, and Toledo, in the state of Ohio; Chicago, in the state of Illinois; Milwaukee, in the state of Wisconsin; St. Louis, in the state of Missouri; Louisville, in the state of Kentucky; Omaha, in the state of Nebraska; Newark, in the state of New Jersey; or in the purchase of the legally authorized obligations of counties, cities, towns, boroughs, and school districts in this state; or in the stock of any bank or trust company in this state, or the stock of any bank in New York city, or Boston, Massachusetts; or the authorized bonds of any other incorporated city of not less than twenty thousand inhabitants, located in any of the aforesaid states, as ascertained by the United States or state census made next preceding such investment, whose indebtedness upon its stocks and bonds, including the issue in which such investment is made, and its proportion of town and county debts, after deducting the amount of cash and negotiable securities in the sinking fund available for the payment of such indebtedness, does not exceed eight per centum of the valuation of property made for the assessment of taxes next preceding such investment; *provided*, said city has not defaulted payment of any of its debts within fifteen years next preceding the purchase of such investment; or in the first mortgage bonds of any railroad company whose road is located wholly or in part in any of the states hereinbefore mentioned, which has paid dividends of not less than four per centum per annum regularly on its entire capital stock for a period of not less than five years next previous to the purchase of the bonds; *provided*, said capital stock equals or exceeds in amount one-third of the entire authorized issue of said bonds; or in the consolidated bonds

of any railroad company incorporated by this state and authorized to issue such bonds to retire the entire debt of said company; *provided*, said company has paid dividends as aforesaid; but this act shall not be held to authorize the purchase of bonds of any horse, electric, cable, or elevated railroad. All other investments shall be in loans secured by mortgage of unincumbered real estate in this state, worth double the amount of the loan secured thereon; *provided*, that the Stafford Savings Bank of the town of Stafford may loan on land located in the county of Hampden, in the state of Massachusetts, the Stonington Savings Bank of the town of Stonington may loan on land located in the county of Washington, in the state of Rhode Island, the Ridgefield Savings Bank of the town of Ridgefield may loan on land located in the county of Westchester, in the state of New York, and the Thompson Savings Bank of the town of Putnam may loan on land located in the county of Providence, in the state of Rhode Island.

Investment- by  
certain banks.

A trustee of the  
bank to be an  
appraiser in  
loans on land.

SEC. 2. Section 1801 of the general statutes is amended by inserting after the word "made" in line four the words, "one of whom shall be a trustee of the bank making the loan."

SEC. 3. This act shall take effect upon its passage.

Approved, June 23, 1893.

[Public Acts of 1889, Senate Bill No. 208.]

#### CHAPTER CCLI.

An Act fixing the Time when an Act concerning Savings Banks shall take Effect.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. Chapter two hundred and twenty-four (An Act concerning Savings Banks), passed at the present session of the General Assembly, shall take effect upon the date of the approval of this act.

SEC. 2. This act shall take effect upon its passage.

Approved, June 22, 1889.

When act con-  
cerning savings  
banks takes  
effect.



[General Statutes.]

SEC. 1801. When any loan is made by a savings bank upon real estate security the property constituting the security shall be appraised by one or more suitable persons who shall be well known in the community where such loan is made; and such appraisal, together with a certificate of title, shall be lodged and kept with the institution making such loan; and such appraisal shall express upon its face the amount at which said property is appraised.

1875, ch. 99.  
Appraisal of  
real estate security.

SEC. 1802. Loans and investments by savings banks in United States bonds, in bonds of this State, or in the obligations of any of the counties, towns, cities, boroughs, and school districts of this State, or in the bonds of any of the States or cities whose bonds savings banks are allowed by law to purchase, may be classed with loans upon real estate for the purpose of determining the proportion of loans required upon such estate.

1887, ch. 46.  
Loans and investments classed with real estate loans.

SEC. 1803. No loan shall be made by any savings bank to a manufacturing corporation or ecclesiastical society, secured by mortgage upon their property, unless the same shall be accompanied by the individual guarantee of some responsible party or parties, or by other collateral security of equal value to the amount of the sum loaned, and the directors or trustees of any such bank consenting to any loan contrary to the provisions of this section shall be held individually responsible to the full extent of such loan.

1879, ch. 27.  
Loans to manufacturing corporations or ecclesiastical societies.

SEC. 1804. No savings bank having more than twenty-five thousand dollars deposits shall loan on personal security to any one person, company, or interest, more than three per cent. of its deposits at the time of making such loan.

1875, ch. 99.  
Loans on personal security.

SEC. 1805. No savings bank shall buy, or lend any money upon, any obligation on which only one person or firm shall be holden, without taking additional security for the same equivalent to the guaranty or indorsement of some other responsible party.

G. S. 1875, 291.  
Security for obligations of one person or firm.

SEC. 1806. When any loan or investment is made by any savings bank, the names of the directors or trustees consenting thereto shall be entered upon the records of said bank, and said record shall be at all times open to the inspection of the corporators and auditors of said bank and the Bank Commis-

G. S. 1875, 291.  
Names of directors or trustees consenting to loans to be recorded.

sioners, and be *prima facie* evidence of the truth of the statements therein contained.

G. S. 1875, 291.  
Limit of deposit  
of one person  
in a year.

SEC. 1807. Savings banks may receive on deposit from any one individual, in his own name or in the name of another, in any one year, a sum not exceeding one thousand dollars.

G. S. 1875, 292.  
Compensation  
to president.

SEC. 1808. Savings banks, whose deposits shall exceed five hundred thousand dollars, may pay their presidents such compensation as the directors, managers, or trustees deem reasonable, not exceeding three hundred dollars a year.

G. S. 1875, 292.  
Officers not to  
be borrowers or  
sureties of bor-  
rowers, etc.

SEC. 1809. No officer of a savings bank shall be a borrower, or surety for a borrower, of any of its funds, nor receive any money, or valuable thing, for negotiating, procuring, or recommending any such loan from such bank, or for selling or aiding in the sale of any stocks or securities to such savings bank. And any such officer, who shall violate any provision of this section, shall forfeit to the State one thousand dollars.

1887, ch. 87.  
Rate of interest  
on loans.

SEC. 1810. No savings bank shall demand or receive on any loan, either as bonus, commission, or tax, or in any other way, directly or indirectly, more than the value of six dollars for the forbearance of one hundred dollars a year, and at that rate for a greater or less sum, or for a longer or shorter period; but the taking of interest in advance for a period not to exceed six months, and the reimbursement of any money, paid by said bank for insurance, on property mortgaged to them, shall not be deemed a violation of this section.

1879, ch. 27.  
Limit of sum to  
be expended in  
construction of  
buildings.

SEC. 1811. No savings bank shall expend in the purchase or construction of any building, for the purpose, in whole or in part, of accommodating the business of said bank, a greater sum than may be taken from the surplus of said bank, after allowing for the depreciation of assets and the reserve required by law, and subject in all cases to the approval of the Bank Commissioners.

1877, ch. 55.  
Auditors and  
their duties.

SEC. 1812. The directors, managers, or trustees of savings banks shall annually appoint not less than two auditors, who shall not be directors, managers, or trustees thereof, who shall examine the books, accounts, and securities belonging to such bank, and make a sworn statement, showing the true condition thereof on the first day of October in each year,

which shall be kept on file in the office of said bank, and an attested copy forwarded to the Bank Commissioners on or before the first day of November in each year.

SEC. 1813. The net income of any savings bank in excess of a sum equal to one-eighth of one per cent. of its deposits, actually earned during the six months last preceding, and no more, may be semi-annually divided among its depositors.

1877, ch. 88.  
1880, ch. 30.  
Dividends.

SEC. 1814. No savings bank shall make any dividend, except as provided in the preceding section, until its surplus shall have accumulated to an amount equal to three per cent. of its deposits. Such surplus shall be kept as a contingent fund; but no savings bank shall carry to its contingent fund a sum larger than an amount equal to ten per cent. of its deposits; and any surplus beyond that amount shall be divided among the depositors entitled to such dividends, in sums of not less than one per cent. of its deposits.

1877, ch. 88.  
1880, ch. 30.  
Surplus.

SEC. 1815. In declaring dividends, the directors of savings banks shall have power to discriminate between deposits of two thousand dollars and less, and those over that sum; such discrimination shall not exceed one per cent. per annum; and if, at any time, a discrimination becomes necessary, such discrimination shall always be made in favor of those deposits the amount of which is less than two thousand dollars.

1876, ch. 86.  
Discrimination  
in declaring  
dividends.

SEC. 1816. The treasurer of each savings bank shall give bonds with surety to the acceptance of the directors or trustees, in not less than ten thousand dollars, payable to said bank, and shall give new bonds, with surety, to the acceptance of the directors or trustees, as often as once in every period of six years from the date of giving the last bonds. The said bonds shall forthwith be recorded at length in the books of said savings bank, and shall at all times be subject to the inspection of the Bank Commissioners; and it shall be the duty of the president of said savings bank to safely keep the original bonds so given. No president, director, or trustee of any such savings bank shall be surety on the bonds of such treasurer.

G. S. 1875, 292.  
1880, ch. 32.  
1887, ch. 31.  
Treasurer to  
give bonds, and  
every six years  
new bonds.

SEC. 1817. The treasurer of each savings bank shall, at least ten days before each meeting of the corporators, mail or deliver to each a written or printed notice of the day and hour of holding such meeting; and if he shall neglect to give

G. S. 1875, 292.  
Notice to cor-  
porators of  
meetings.



such notice, he shall pay one hundred dollars to the town where such bank is located.

1886, ch. 56.  
Treasurer to  
make sworn  
statement to  
Comptroller  
annually.

SEC. 1818. The treasurer of every savings bank shall, on or before the tenth day of July annually, deliver to the Comptroller a sworn statement containing the name and amount standing to his credit of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; provided that this section shall not apply to the deposit made by any person known to the bank to be living. The Comptroller shall communicate the statements which shall be so delivered to him to the General Assembly on or before the third day of its next session.

1886, ch. 56  
Penalty for not  
doing so.

SEC. 1819. The treasurer of any savings bank neglecting or refusing to comply with the provisions of the preceding section shall be fined one hundred dollars.

1878, ch. 115.  
Treasurer to  
make sworn  
statements to  
Bank Commis-  
sioners.

SEC. 1820. The treasurer of each savings bank, on or before the first day of October in each year, and oftener if required by the Bank Commissioners, shall transmit to them a sworn statement of its condition, giving the par value, cost, and market value of its assets, and answers to all particulars required in the annual statements of banks and trust companies to said commissioners.

G. S. 1875, 292.  
Removal of cor-  
porator.

SEC. 1821. When a corporator of any savings bank shall neglect to attend its meetings for three successive years, or be convicted of any crime, he may be removed by a unanimous vote of said corporators at any annual meeting.

[Public Acts of 1893, Senate Bill No. 162.]

#### CHAPTER CCXXX.

An Act concerning Removal of Corporators of Savings Banks.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Removal of  
savings bank  
corporator by  
vote.

SECTION 1. At the annual meeting of any savings bank when two-thirds of all the corporators of said bank are present, a corporator may be removed by a four-fifths vote of those present.

SEC. 2. All acts and parts of acts inconsistent herewith are **Repeal** hereby repealed.

SEC. 3. This act shall take effect upon its passage.

Approved, June 23, 1893.

[General Statutes.]

SEC. 1822. The directors, managers, or trustees of sav- G. S. 1875, 292.  
ings banks may fill any vacancy in any office, and the person Vacancies in  
chosen to fill the same shall hold said office till another is office, how  
chosen in his stead; and when any officer cannot perform filled.  
the duties of his office they may appoint an assistant to him  
during their pleasure until the next annual meeting of said  
corporation, who shall have the same powers and duties as  
such officer.

SEC. 1823. The directors, managers, or trustees of any G. S. 1875, 292.  
savings banks assenting to a violation of any provision of law 1878, ch. 64.  
relating to savings banks, shall be jointly and severally liable Penalty for vio-  
to said savings bank for any loss which may result there- lating or assent-  
from. And any officer, director, or trustee of any savings ing to violation  
bank, who shall intentionally violate any of the provisions of of law relating  
the statute law of this State relating to savings banks, shall to savings  
be fined not less than one hundred nor more than one thou- banks.  
sand dollars; and it shall be the duty of the State's Attorney  
for the county where such bank is located to prosecute such  
violation, on complaint thereof by the Bank Commissioners.

SEC. 1824. Every person who shall violate any provision G. S. 1875, 293.  
of law in relation to banks, savings banks, or trust companies, Penalty for vio-  
for which no other penalty is provided or provision made, lating law relat-  
shall be fined not less than one hundred nor more than five ing to banks,  
hundred dollars. savings banks,  
or trust com-  
panies.

[Public Acts of 1889, Senate Bill No. 90.]

CHAPTER CXLII.

An Act concerning False Entries by Bank Officials.

*Be it enacted by the Senate and House of Representatives in Gen-  
eral Assembly convened:*

Every treasurer, cashier, officer, clerk, or agent, or Penalty for  
employe, of any savings bank, trust company, bank, or bank- making false  
ing association in this State, who shall make any false entry entries by bank  
officials.



upon the collection or forwarding register, or any other book of said savings bank, trust company, bank, or banking association, with intent to deceive the Bank Commissioners of this State, or the officers or auditors of or any person appointed to examine the affairs or condition of such savings bank, trust company, bank, or banking association, and any person who with like intent aids or abets any treasurer, officer, clerk, or agent in any violation of this section, shall be imprisoned in the State prison for not more than ten years.

Approved, May 16, 1889.

[General Statutes.]

# CHAPTER CXI.

## BANK COMMISSIONERS.

### SECTION.

- 1825. Bank Commissioners.
- 1826. Officers of banks, savings banks, and trust companies ineligible to office of Bank Commissioner.
- 1827. General duties.
- 1828. Where treasurer of savings bank is cashier of a national bank.
- 1829. Reports of commissioners.

### SECTION.

- 1830. Duty of commissioners when charter of bank, savings banks, or trust company is forfeited. Receivers.
- 1831. Attachment of bank, savings banks, and trust companies.
- 1832. Apportionment of salaries of Bank Commissioners.

1877, ch. 127.  
1887, ch. 5, § 23.  
Bank Commissioners.

SEC. 1825. There shall continue to be two Bank Commissioners, who shall be appointed by the Governor with the advice and consent of the Senate. During the regular session of the General Assembly in 1889 and biennially thereafter one commissioner shall be so appointed who shall hold office four years from the first day of July following his appointment. Vacancies may be filled by the Governor until the next [regular session of the General Assembly, when they shall be filled by the Governor with the advice and consent of the Senate.

1889, ch. 57.  
Officers of  
banks, savings  
banks, and  
trust companies  
ineligible to  
office of Bank  
Commissioner.

SEC. 1826. No officer of any bank, savings bank, or trust company chartered by this State shall be eligible to the office of Bank Commissioner; and if any Bank Commissioner shall, at any time, become indebted to any bank, savings bank, or trust company, or shall engage or be interested in the sale of securities as a business or in the negotiation of loans for others, his office shall become vacant; and it shall be the duty

of the cashier of any bank, and the treasurer of any savings bank or trust company to which a Bank Commissioner shall become indebted, to give immediate notice thereof to the Governor.

SEC. 1827. The Bank Commissioners shall visit and examine every bank, savings bank, and trust company, semi-annually, or oftener, and may examine its books and papers in the presence of one or more of its officers, to ascertain whether it has been managed according to law; examine any persons, under oath, in relation to its affairs, which oath such commissioners may administer; may compel the attendance of witnesses, and the production of books and papers by suitable process; and in case any person, on request of the commissioners, shall refuse to comply with any of the provisions of this section, may apply to a judge of the Superior Court, who shall cause such person to come before him, and inquire into the facts set forth in such application, and may thereupon commit such person to jail until he shall comply with said provisions; but the Bank Commissioners shall not impart any information obtained by them in the course of such examination, except so far as may become necessary in the performance of their duties.

G. S. 1875, 287.  
General duties.

SEC. 1828. The Bank Commissioners shall visit and examine every savings bank whose treasurer is cashier of any national banking association, at the same time the United States examiner shall visit such national banking association.

G. S. 1875, 293.  
When treasurer  
is cashier of na-  
tional bank.

SEC. 1829. The commissioners shall annually report to the Governor the condition of all such institutions examined by them, with such recommendations as they may deem proper, and such annual reports shall be submitted to the General Assembly at its regular sessions. The commissioners shall also report to the Governor and to the State's Attorney in the county where any such institution is located, any violation of law by it, or any of its officers.

G. S. 1875, 287.  
1887, ch. 5, § 25.  
Reports of  
Bank Commis-  
sioners.

SEC. 1830. When in the opinion of the Bank Commissioners the charter of any bank, savings bank, or trust company, shall be forfeited, or the public are in danger of being defrauded by any bank, savings bank, or trust company, said commissioners, or the State's Attorney in the county in which such bank, savings bank, or trust company is situated, shall

G. S. 1875, 288.  
1879, ch. 8.  
Duty of Com-  
missioners  
when charter of  
bank, savings  
bank, or trust  
company shall  
be forfeited.

prefer a complaint to the Superior Court for such county, if in session, or if not, to a judge of the Supreme Court of Errors, praying that such bank, savings bank, or trust company may be enjoined from any further proceedings in its business, and that its charter may be revoked, and its property disposed of: whereupon said court or judge shall forthwith issue a citation to said bank, savings bank, or trust company, to be served upon the president, a majority of the directors, and the cashier or treasurer, by leaving a true and attested copy with each, or at his last usual place of abode, commanding it to appear before said court or judge, on a day and at a place named in such citation, to answer to said complaint. And if upon the hearing said court or judge shall be of opinion that the charter of such bank, savings bank, or trust company is forfeited, or that the public are in danger of being defrauded thereby, said court or judge shall issue an injunction to the agents of such bank, savings bank, or trust company, enjoining them from proceeding in the transaction of its business, and appoint not exceeding three disinterested persons to be receivers of such bank, savings bank, or trust company; and said court, at any term or session subsequent to the issuing of said injunction, may, upon a hearing of all the parties, declare the charter of such bank, savings bank, or trust company, to be null and void.

[Public Acts of 1889, Senate Bill No. 120.]

#### CHAPTER VII.

An Act amending an Act concerning Bank Commissioners.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Injunction to  
preserve assets  
of bank or trust  
company.

SECTION 1. Section 1830 of the general statutes is hereby amended by adding at the end thereof the following:

Any such court or judge may, on application of said bank commissioners, whenever in the opinion of such court or judge it may be necessary to preserve assets or protect depositors, enjoin any bank, savings bank, or trust company from



doing any part of its business or paying out its funds for such time as may be deemed requisite.

SEC. 2. This act shall take effect upon its passage.

Approved, February 21, 1889.

[General Statutes.]

SEC. 1831. All attachments of the estate of any such corporation, made within sixty days of the filing of any complaint as prescribed in the preceding section, and all levies of execution upon the estate of said corporation not completed within the period aforesaid, except such levies as are made in pursuance of attachments which are not herein invalidated shall, upon the granting of the prayer of said complaint and the appointment of receivers of said corporation, be and become dissolved.

1875, ch. 100.  
Attachment of  
estates of  
banks, saving  
banks, or trust  
companies.

SEC. 1832. The Comptroller shall apportion the salaries of the Bank Commissioners among the several banks, savings banks, and trust companies, in proportion to the aggregate amount of the capital and deposits of each, according to their average, as nearly as can be ascertained, for the year preceding, and notify each by mail of the amount apportioned it, and it shall pay the same to the State within twenty days from the time of mailing such notice; and any institution which shall not pay the same within said time shall forfeit two hundred dollars, together with the amount so apportioned, to the State.

G. S. 1875, 287.  
Apportionment  
of salaries of  
Bank Commis-  
sioners.

[Public Acts of 1893, Senate Bill No. 235.]

#### CHAPTER CXG.

#### An Act concerning Expenses of Bank Commissioners.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

There shall be allowed annually to the two Bank Commissioners, for their necessary expenses while engaged in official duty, the sum of five hundred dollars each, to be apportioned and collected in the same manner as is provided for the apportionment and collection of their salaries in section 1832 of the general statutes.

Expenses of  
bank  
commissioners.

Approved, June 6, 1893.

## CHAPTER CXII.

## RECEIVERS OF BANKS, SAVINGS BANKS, AND TRUST COMPANIES.

SECTION.	SECTION.
1833. Receivers of banks and trust companies.	1842. Original orders of courts.
1834. Limitation of time for presenting claims to receivers of banks, savings banks, and trust companies.	1843. Reports, orders, and bonds to be kept by clerk.
1835. Report of receivers and appeal from their doings.	1844. Clerk to minute on docket filing of papers, etc.
1836. General duties.	1845. Application for order on receivers.
1837. Claims in favor of the corporation when barred against receivers.	1846. Foreign attachment.
1838. Powers of a judge of the Supreme Court of Errors.	1847. Order for final disposition of funds on hand.
1839. Receivers to make sworn statement to Bank Commissioners.	1848. Discharge of receivers.
1840. Penalty for not delivering books, papers, etc., to receivers.	1849. Receivers to apply for dissolution of injunctions against them.
1841. Receivers to file statements with clerk of Superior Court.	1850. Penalty for neglect; fees and allowance.
	1851. Appropriation of avails of property in receivers' hands.
	1852. Fraudulent payments and conveyances by banks, etc., void.

G. S. 1875, 268.  
1879, ch. 8.  
Receivers of  
banks and trust  
companies.

SEC. 1833. Receivers of any bank or trust company whose capital is impaired, may be appointed by the Superior Court for the county in which such bank or trust company is located, on the petition of the holders of a majority of the shares of its capital stock, if the court finds that the interests of the stockholders require that the affairs of such bank or trust company should be closed.

1875, ch. 100.  
Limitation of  
time for pre-  
senting claims  
to receivers of  
banks, savings  
banks, and trust  
companies.

SEC. 1834. The Superior Court, upon appointing receivers of any bank, savings bank, or trust company, shall, in the absence of any statutory provision therefor, limit the time within which all claims against such corporation shall be presented to said receivers, and said court may, upon proper cause shown, extend such time, and shall cause such public notice of such limitation or extension of time to be given, as it shall deem reasonable and just. And all claims not presented to said receivers within the period limited therefor shall be forever barred.

1875, ch. 100.  
Report of re-  
ceivers, and  
appeal from  
their doings.

SEC. 1835. Said receivers shall receive proof of, and allow or disallow, as justice and equity may require, the several claims which may be presented to them as aforesaid, and shall make report thereof to said court, specifying particularly those allowed and disallowed, and shall give such notice as said court may prescribe, to any party whose claim or any part



thereof is disallowed. Any person aggrieved by the doings of said receivers, in the allowance or disallowance of any claim, or any part thereof, may, after said report shall have been returned to said court, and within such time as said court shall limit for that purpose, and not afterwards, make his complaint in writing to said court, setting forth with reasonable certainty the grievance whereof he complains, and said complaint being first served on said receivers, and upon any other party in interest who may be entitled to notice, in such manner as said court shall prescribe or deem reasonable, said court shall, by a committee or otherwise, inquire into the grievances complained of, and grant such relief in the premises as to law and equity may appertain.

SEC. 1836. Said receivers shall, as soon after their appointment as may be, make and return to said court an inventory and appraisal of the assets of such corporation, verified by oath according to their best knowledge, information, and belief, and shall from time to time thereafter make and return such additional or supplementary inventories and valuations, and render such reports of their doings and statements of accounts as shall be necessary for the information of said court, or as shall be required by the order of said court. They shall hold all the assets which shall come into their hands as such receivers, subject to the order of said court, shall convert the same into money, with all reasonable dispatch, and for that purpose may sell and dispose of said assets, and make all proper conveyances thereof, and may compromise all doubtful claims for or against such corporation; provided, that no claim in favor of such corporation against any director, trustee, or other officer thereof, for breach or neglect of official duty, shall be compromised without the special authority and approval of said court. In cases of doubt or difficulty they may, upon written application, ask the advice of said court as to the manner in which they shall execute their trust. Said court may from time to time, of its own motion, or on complaint of any party interested, make all necessary and proper orders as to the proceedings of said receivers, their compensation and other expenses, and may make and render any and all proper judgments and decrees, as the exigencies of the case may require, for the right

1875, ch. 100.  
General duties.

administration and final settlement of such estate according to law.

1875, ch. 106.  
Claims when  
barred against  
receivers.

SEC. 1837. No claim in favor of such corporation not barred by the statute of limitations at the time of serving the citation on said corporation, for the appointment of receivers shall be barred against said receivers in any suit for the recovery thereof, brought by them either in their own name or in the name of said corporation.

1875, ch. 100.  
Powers of a  
judge of the  
Supreme Court  
of Errors.

SEC. 1838. Any judge of the Supreme Court of Errors may exercise all the powers of the Superior Court included in the four preceding sections, whenever the Superior Court of the proper county is not in session at a civil term, and the orders and doings of said judge in the premises shall be recorded with the records of said Superior Court.

1875, ch. 46.  
1878, ch. 113.  
1879, ch. 8.  
1884, ch. 16.  
Receivers to  
make sworn  
statement to  
Bank Com-  
missioners.

SEC. 1839. The receivers of any savings bank or trust company shall, on or before the tenth day of July next after their appointment, and annually thereafter, so long as they remain in the charge and administration of the assets of such corporation, render to the Bank Commissioners a sworn statement containing the same information concerning the affairs of such corporation that treasurers of savings banks or cashiers of trust companies are required to furnish to said commissioners, and including a statement of all the assets of such corporation, and, so far as possible, a detailed enumeration thereof, with their cash values, and also, a statement, in detail, of the expenses incurred by them in the administration of the affairs of such corporation, and an estimate of the amount which they will ask the Superior Court to allow them for their own services during the time covered by such statement. And said receivers shall, at any time when required, furnish the Bank Commissioners with such information as treasurers of savings banks or cashiers of trust companies are by law required to furnish them. Any receiver or receivers who shall fail to comply with the requirements of this section, shall forfeit to the State the sum of five hundred dollars.

G. S. 1875, 289.  
Penalty for not  
delivering  
books, papers,  
etc., to receiv-  
ers.

SEC. 1840. Any person who shall willfully neglect or refuse to deliver to the receivers of any bank, savings bank, or trust company, on demand, any books, papers, or any evidences of title, or debt, or property belonging to such bank, savings bank, or trust company in his possession, or under

his control, shall be fined not more than ten thousand dollars, or imprisoned not more than three years, or both.

SEC. 1841. The receivers of any bank, savings bank, or trust company, shall file with the clerk of the Superior Court in the county in which such bank, savings bank, or trust company is, or, at the time of the appointment of such receivers, was located, within the first three days of each and every term and session of that court in said county for the transaction of civil business, a statement subscribed and sworn to by them, containing the following particulars, so far as they do not appear in a preceding report on file in said court, and any changes or additions that shall have occurred since the filing of such preceding report, that is to say:

1. The names and residences, so far as may be known, of all the creditors of such corporation, and the amounts severally due them.

2. A full statement of all the assets of such corporation, with the estimated value of the same at the time of the appointment.

3. A particular statement of the disposition made of such assets, the amount realized therefrom, the reasons for any failure to realize the par value of the same, and the details of expenses incurred in converting the same into cash.

4. A like statement of all said assets on hand, with a detailed estimate of the value thereof, and any reason or reasons for delay in converting the same into cash.

5. A statement of all disbursements of money made by them in the discharge of the office of receiver.

6. The amount of cash on hand, and the place or places of deposit of the same, and the terms of such deposit.

7. The amount of charges made for service in the receivership, the amount paid, the mode of payment, and the arrangements made for final security or payment of the same.

SEC. 1842. It shall be the duty of every such receiver to lodge with said clerk, immediately after the passage of any order by the court, or any judge, pertaining to his said office, the original of such order.

SEC. 1843. Said clerk shall keep all reports and orders relating to the receivership on file in his office, and shall not allow the same to be taken therefrom except in his personal

1885, ch. 73.  
Receivers to file  
statement with  
clerk of Superior  
Court.

1885, ch. 73.  
Original orders  
of court.

1885, ch. 73.  
Reports, orders,  
and bonds to be  
kept by clerk.



custody, and shall have the custody and care of any bonds given by the receiver or receivers pursuant to the order of said court, or any judge having cognizance of the subject matter.

1885, ch. 73.  
Clerk to minute  
on docket filing  
of papers, etc.

SEC. 1844. Said clerk shall forthwith minute on the docket of civil causes the filing of any paper and the passage of any order at length among the records of the court. And for the services required of him by this chapter shall receive the same fees as in other civil causes, to be paid by order of the court out of the trust funds.

1885, ch. 73.  
Application for  
order on receivers.

SEC. 1845. Any person interested as a creditor of such insolvent corporation may apply, in writing, to said court, at any time when in session, and to any judge of the Supreme Court of Errors when said Superior Court is not in session, for any proper order upon the receiver or receivers, touching the conduct of the trust, upon giving notice by service of a copy on such receiver or receivers at least ten days before the time of hearing, subject to the payment of costs in case said court or judge shall find the application to be unreasonable, and said court or judge, as the case may be, shall make such order, after due hearing, as shall be found best for all parties concerned.

1885, ch. 73.  
Foreign attachment.

SEC. 1846. No part of the funds or property in the hands of such receivers shall be subject to process of foreign attachment.

1885, ch. 73.  
Order for final  
disposition of  
funds on hand.

SEC. 1847. Within sixty days after all the assets of such insolvent corporation have been converted into money, said receiver or receivers shall apply to said Superior Court, or to a judge of the Supreme Court of Errors if the Superior Court is not in session, for an order for the final disposition of the funds on hand. Said court or judge shall thereupon fix a time and place of hearing on said application, and order notice thereof by publication in such manner as shall be deemed reasonable. At said hearing said court or judge shall examine the accounts of the receiver or receivers, and on finding the same correct and lawful shall ascertain the balance on hand and direct the distribution of the same according to law. Said court or judge shall prescribe the place of payment, and the time within which the same may be called for. After the expiration of said time it shall be the duty of the receiver or



receivers to deposit with the Treasurer of the State all sums not called for, together with a list of the persons severally found by them entitled thereto. Said sums shall remain in the treasury of the State, subject to the call of the persons severally entitled to the same.

SEC. 1848. After a final disposition of the trust funds as aforesaid, the receiver or receivers, upon their application to said court, and after such public notice as said court may require, may be discharged from further liability under their trust.

1885, ch. 73.  
Discharge of receivers.

SEC. 1849. In any action against the receiver or receivers of any bank, savings bank, or trust company in which an injunction shall have been or shall be granted, restraining such receiver or receivers from disposing of any of the trust estate, it shall be the duty of such receiver or receivers to apply for the dissolution of said injunction, within thirty days after the writ or order of injunction is served. And when such application is made, the hearing thereon shall have precedence of all other causes in respect to the order of trial.

1885, ch. 73.  
Receivers to apply for dissolution of injunction against them.

SEC. 1850. Any receiver neglecting to comply with the provisions of sections 1841, 1842, 1847, 1849, or any of them, shall forfeit twenty dollars for each day of such neglect, one half to him who shall sue therefor, and the other half to the State. The fees of receivers of banks, savings banks, and trust companies shall be one per cent. of the amount of dividends paid to depositors and other creditors, and may be drawn by said receivers at the time dividends are paid, and shall be in full for their personal and clerical services; all other expenses to be taxed and allowed by the court: provided, that if in the settlement of such trusts it shall appear that the aggregate amount of dividends paid is less than two hundred and fifty thousand dollars, the court may allow such further sum as may be equitable and just.

1885, ch. 73.  
Penalty for neglect, fees and allowance.

1880, ch. 25.  
Fees of receivers.

SEC. 1851. The avails of the property of any bank or trust company in the hands of a receiver or receivers, shall be appropriated ratably to the payment: first of the charges and expenses of settling its concerns; secondly, of the circulating notes if any; thirdly, of all deposits; fourthly, to the repayment of all sums which have been subscribed and paid in for its stock by the State, or school fund; fifthly, to the

G. S. 1875, 268.  
Appropriation of avails of property in receivers' hands.

payment of all other liabilities; and the surplus shall be paid and distributed among the stockholders.

G. S. 1875, 288.  
Fraudulent pay-  
ments and con-  
veyances by  
banks, etc.,  
void.

SEC. 1852. All payments and conveyances made by any such bank or trust company in contemplation of insolvency, to or for the use of any or all its creditors, with the fraudulent intent to prevent the distribution and appropriation of its effects in the manner prescribed by the preceding section, shall be utterly void.

[Public Acts of 1893, Senate Bill No. 197.]

#### CHAPTER CLXVII.

#### An Act concerning Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Bank commis-  
sioners to  
supervise  
investment  
companies.

Section 1853 of the general statutes is hereby amended to read as follows: Every corporation heretofore or hereafter organized under the laws of this state, whether by special charter or otherwise, which has power to and does sell or negotiate its own choses in action, or sell, guarantee, or negotiate the choses in action of other persons or corporations, as investments, or as a business, shall be under the supervision of the Bank Commissioners, and subject in that connection to all the laws relating to the examination and report of banks, savings banks, and trust companies. Said commissioners, in a separate annual report of these corporations to the governor, shall clearly describe the various classes of assets and liabilities of each and state any special provision which has been made for the payment of such liabilities.

Approved, June 1, 1893.

[Public Acts of 1895, Substitute for House Bill No. 442.]

#### CHAPTER CCL.

#### An Act concerning Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Report by bank  
commissioner  
as to investment  
companies.

SECTION 1. Chapter CLXVII of the public acts of 1893 is hereby amended by striking out the words "a separate" in the tenth line thereof and substituting therefor the word "an."

SEC. 2. Sections 1854, 1855, 1856, and 1857 of the general statutes are hereby repealed. Repeal of act passed in 1887.

SEC. 3. This act shall take effect from its passage.

Approved, June 22, 1895.

[Public Acts of 1893, Senate Bill No. 168.]

#### CHAPTER CLXXXIII.

#### An Act concerning Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. No corporation or company doing business under section 1853 of the general statutes of this state shall guarantee, by endorsement or otherwise, debenture bonds secured by loans upon real estate, to an amount exceeding ten times the amount of the capital stock and surplus actually paid in, in cash, of said corporation or company. Limitation of guaranty by investment company.

SEC. 2. All acts or parts of acts inconsistent herewith are hereby repealed. Repeal.

SEC. 3. This act shall take effect upon its passage. Immediate effect.

Approved, June 6, 1893.

[Public Acts of 1889, Substitute for House Bill No. 151.]

#### CHAPTER CCXLVIII.

SECTION 1. Section 3836 of the general statutes is hereby amended by inserting after the word "insurance," in the second line thereof, the word "investment," so that said section as amended shall read as follows: Shares of the capital stock of any bank, national banking association, trust, insurance, investment, turnpike, bridge, or plank road company, owned by any resident in this State, shall be set in his list, at its market value in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock, in its returns to the assessors. Shares of capital stock, how set in list.

SEC. 2. The term investment company as used in this act shall include all corporations described in section 1853 of the general statutes. Definition.



Choses in action taxable in accordance with law when issued.

SEC. 3. All debentures or other choses in action hitherto issued by any such investment company shall continue to be taxable or non-taxable according to law at the time when the same were issued, unless the same shall be made exempt from taxation as hereinafter provided; but all debentures or other choses in action hereafter issued by any such company shall be taxable in the hands of the holder, any provision in the charter of the company to the contrary notwithstanding, unless the same are made exempt from taxation as hereinafter provided; and no such company shall hereafter issue any of its own debentures which purport upon their face to be non-taxable unless they are made so under the provisions of this act.

Choses in action to be negotiated only by authorized agent.

SEC. 4. No corporation organized under any special or general law of this or any other State or territory shall by its agents or otherwise engage or aid in any manner in this State in selling or negotiating any choses in action made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other State or territory and payment of which is secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, until it has procured from the State Treasurer a certificate of authority so to act. Such certificates shall contain the names of the persons who are to be authorized to act in this State as the agents of said corporation, and shall continue in force for one year and shall authorize the persons named therein to sell or negotiate such choses in action, payment of which is secured by mortgage on real estate situated in any other State or territory, or secured by a pledge of such mortgages, or both, during said period of one year; *provided, however*, that no such certificate shall be so issued to any such corporation whose stock is not taxed under the laws of this State until such corporation shall have executed and filed with the Treasurer of the State a bond with satisfactory surety in a sum of not less than five hundred dollars nor more than five thousand dollars, as said Treasurer shall decide and approve, conditioned that said corporation shall make the returns and pay the taxes required by the provisions of this act.

Duration of certificates.

Bond of corporation.

Return of corporation.

SEC. 5. The treasurer, or if there is no treasurer then the secretary, of every corporation, unless its stock is taxed under



the laws of this State, which shall be authorized to transact such business as provided in the preceding section, shall annually, within the first ten days of January, make a return to the Comptroller of the State, under oath, showing the aggregate amount of all such choses in action as defined in section four of this act sold or negotiated by such corporation in this State during the year preceding the first day of January, and which were secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And every such corporation shall annually, on or before the twentieth day of January, pay to the State a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated in this State during said year preceding the first day of said January, deducting therefrom the amount of said bonds which before the sale thereof by said corporation had been made exempt from taxation under the provisions of this act. And said sum when so paid shall be in lieu of all other taxes in this State on the personal property of said corporation which is used exclusively in its said business in this State.

Corporation  
may pay one  
per cent. in lieu  
of all other  
taxes.

SEC. 6. Every person who is or may be hereafter engaged in the business of selling or negotiating choses in action, made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other State or territory, and payment of which is secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, shall be deemed an investment broker.

Who is an  
investment  
broker.

SEC. 7. No person shall act as an investment broker until he has procured from the State Treasurer a certificate of authority so to act, unless he is named in a certificate procured by a corporation under the provisions of section four of this act, and acts solely in his business as an officer or agent of said corporation. Such certificate shall be in substantially the same form, and continue for a similar period of time, as provided in said section four for certificates for the agents of corporations; but no such certificate shall be so issued until such broker shall have executed and filed with the Treasurer

Investment  
broker must  
have certificate  
of authority  
from State  
Treasurer.

of the State a bond with satisfactory surety in the sum of not less than five hundred dollars nor more than five thousand dollars, as said Treasurer shall decide and approve, conditioned that said broker shall make the returns and pay the taxes required by the provisions of this act.

Penalty for  
violation of this  
act.

SEC. 10. Any investment broker who, without being first authorized by the State Treasurer as provided in this act, shall sell or negotiate any such chose in action as is described in sections four and six, and which have not been previously made exempt from taxation as provided in section nine, shall be fined not more than two thousand dollars, or imprisoned in the county jail not more than one year, or both. And the sale or attempt to sell by any such investment broker of every single bond or other chose in action shall be a separate offense under this act.

Forfeiture for  
failure to make  
return.

SEC. 12. Every person who shall fail to return to the Comptroller any statement required to be returned, as prescribed in any of the preceding sections of this act, shall forfeit five hundred dollars to the State; and every corporation or person required by this act to make any payment to the State, who shall fail to make it within the time hereinbefore limited, shall forfeit to the State twice the amount required for such payment.

Duty of assess-  
ors.

Form of state-  
ment.

SEC. 13. \*It shall be the duty of the assessors in every town to require all persons giving in tax lists to sign, date, and deliver to them a sworn statement upon said list of the following form: "I do hereby declare under oath that the foregoing list, according to the best of my knowledge, remembrance and belief, is a true statement of all my property liable to taxation, and that I have included in said tax list all bonds, notes, and other evidences of indebtedness, except such as are by statute exempted from taxation or are endorsed by the State Treasurer as not at present liable to taxation in Connecticut, and which are now owned by me or held by me in trust, or which I am required by law to put into my said tax list; and also all bonds, notes, and other evidences of indebtedness, and all shares of the capital stock of any corporation, the stock of which is taxable, which I have transferred as collateral security to any corporation. I also declare under oath that I have not conveyed or temporarily disposed

\* See amendment, page xxxix.

of any estate for the purpose of evading the laws relating to the assessment and collection of taxes. Dated at this day of 18 .” Any person signing and delivering to the assessors a false statement of the foregoing form shall be guilty of the crime of perjury, and subject to the punishment by law provided for said crime. Any assessor failing to comply with the provisions of this section shall forfeit fifty dollars to any person suing therefor for each such act of neglect. Penalties.

SEC. 14. Any provision of the law providing for different taxation or for an exemption from taxation and inconsistent herewith, whether contained in the general statutes or in the charter of any investment company incorporated by this State, is hereby repealed, and to that extent this act shall be an amendment to the charter of each said companies ; but it shall not be necessary for said companies, or any of them, to accept said amendment. Repeal.

Approved, June 22, 1889.

[Public Acts of 1895, Senate Bill No. 176.]

#### CHAPTER CCXLVIII.

An Act amending an Act imposing a Tax on Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*

Section thirteen of Chapter CCXLVIII of the public acts of 1889 is hereby amended to read as follows : It shall be the duty of the assessors in every town to require all persons giving in tax lists to sign, date, and deliver to them a sworn statement upon said list of the following form : I do hereby declare under oath that the foregoing list, according to the best of my knowledge, remembrance, and belief, is a true statement of all my property liable to taxation, and that I have included in said tax list all bonds, notes, and other evidences of indebtedness, except such as are by statute exempted from taxation or are endorsed by the state treasurer as not, on the first day of October of this year, liable to taxation in Connecticut, and which are now owned by me or held by me in trust, or which I am required by law to put Duty of assessors.  
Form of statement.



into my said tax list; and also all bonds, notes, or other evidences of indebtedness, and all shares of the capital stock of any corporation, the stock of which is taxable, which I have transferred as collateral security to any corporation. I also declare under oath that I have not conveyed or temporarily disposed of any estate for the purpose of evading the laws relating to the assessment and collection of taxes. Dated at

Penalties.

this day of 18 . Any person signing and delivering to the assessors a false statement of the foregoing form shall be guilty of the crime of perjury, and subject to the punishment by law provided for said crime. Any assessor failing to comply with the provisions of this section shall forfeit fifty dollars to any person suing therefor for each such act of neglect.

Approved, June 29, 1895.

[Public Acts of 1893, House Bill No. 261.]

#### CHAPTER CLX.

### An Act concerning Taxation of Joint Stock Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Taxation of  
joint stock  
investment  
companies

The whole property of every joint stock corporation heretofore organized and existing under the laws of this state, and doing business as an investment company, shall be listed and liable to taxation in the town wherein it is located, in the same manner as the property of individuals; and the shares of its stock shall not be liable to taxation.

Approved, May 26, 1893.



[Public Acts of 1893, Senate Bill No. 238.]

## CHAPTER CCVII.

## An Act amending an Act concerning Tax on Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. Section eight of Chapter CCXLVIII of the public acts of 1889 is hereby amended to read as follows: Return by investment broker. Every such investment broker shall annually, within the month of January, make a return to the comptroller of the state, under oath, showing the aggregate amount of all choses in action as defined in section six of this act, sold or negotiated by him in this state during the year preceding the first day of said January, and which were secured by mortgage on real estate situated in any other state or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And such broker shall annually, on or before the twentieth day of February, pay to the state a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated by him in this state during said year preceding the first day of January, deducting therefrom the amount of said bonds which, before the sale thereof by said broker, had been made exempt from taxation under the provisions of this act; but said broker shall not be required to include in his return, nor to pay any tax upon, any such choses in action which during said year he has sold while acting as an officer or agent of any corporation which has complied with the provisions of sections four and five of this act.

SEC. 2. Section nine of said chapter is hereby amended to read as follows: Payment of taxes by owner of chose in action. Any person may take or send to the office of the treasurer of this state, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, and may pay to the state a tax of one per centum on the face amount thereof for five years, or at the option of such person for a greater or less number of years at the same rate, and the treasurer shall thereupon en-

dorse upon said bond, note, or other chose in action that the same is exempted from all taxation for the period of five years or for such longer or shorter period as a proportionate tax therefor has been paid, which endorsement shall be duly dated and signed in the name and with the seal of the treasurer affixed. Said treasurer shall keep a record of such endorsements, with a description of such bonds, notes, or other choses in action, together with the name and address of the party presenting the same, and date of registration; and all bonds, notes, or other choses in action so endorsed shall be exempt from all taxation in this state during the period for which said tax is so paid; and the treasurer may, under such limitations and conditions as he may deem proper, authorize any person or corporation in any city or town in this state to receive the tax and make the endorsement provided for in this section; or any person may send to the office of the treasurer an attested copy of, or a description of, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, in such form as the treasurer may prescribe, and may pay to the state treasurer a tax of one per centum on the face amount of any such bond, note, or chose in action, for five years, or at the option of such person for a greater or less number of years at the same rate; and the treasurer shall thereupon give such person paying such tax as aforesaid a receipt therefor describing such bond, note, or other chose in action, in such manner as shall in his judgment best identify the same, and certifying that the tax thereon at the aforesaid rate has been paid to the State for one or more years, as the case may be; and the bond, note, or other chose in action in said receipt described, shall thereupon become exempted from all taxation in this State for the period for which said tax has been paid as stated in said receipt, and the treasurer shall keep a record thereof as hereinbefore provided.

Duty of board  
of equalization.

SEC. 3. Section eleven of said chapter is hereby amended to read as follows: The board of equalization shall meet at the treasurer's office at the capitol, annually, on the first secular day of February, at ten o'clock in the forenoon, to examine and correct the returns and valuations required by the provisions of this act, and to hear any party making such return in regard to such valuations; and said board may adjourn

from time to time within eight days next succeeding the first day of said meeting; and if any person shall not make such return as prescribed, or shall make any erroneous return, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of such statement as corrected or made out by said board shall be returned to each respective corporation or person; and the valuation, amount, and numbers contained in such statement shall be final, and the sums required by the provisions of this act shall be paid according to it.

Approved, June 14, 1893.

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[Public Acts of 1895, Substitute for House Bill No. 124.]

#### CHAPTER CCXXXVII.

#### An Act relating to Domestic Building and Loan Associations.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. A corporation for the purpose of accumulating the savings of its members, and loaning the same to its members, shall be known in this act as a building and loan association. Associations organized under the laws of this State shall be known as "domestic" associations, and those organized under the laws of other States or territories as "foreign" associations. Such associations may be organized and conducted under the general laws of Connecticut relating to corporations, except as otherwise provided in this act.

SEC. 2. Such corporations which may hereafter be organized shall have power to issue shares of stock of an ultimate paid-up value of two hundred dollars each, to be accumulated by monthly or weekly installments aggregating one dollar per share per month, on such terms and conditions as their constitutions and by-laws may provide, but such accumulated capital shall not exceed one million dollars, and no member shall be entitled to vote on more than one share in any such corporation; to collect from members such fees,



dues, fines, interest, and premiums on loans made, as may be provided for in their constitution and by-laws, but such fees, dues, fines, or premiums shall not be deemed usury, although in excess of the legal rate of interest, and such fines for default shall be two cents for each dollar in arrears each month, no fine to be charged on fines, and no fines to be charged for more than six months in succession at one time; to permit members to withdraw all or part of their stock deposits at such times and upon such terms as the constitution and by-laws may provide; any member, however, whose stock has matured, shall be entitled to receive interest at the rate of six per centum per annum from the date of maturity until paid; *provided*, that at no time shall more than one-half of the funds in the treasury of a corporation be applicable to the payment of matured stock, without the consent of the directors; to issue stock in the name of a minor, subject to the control of the parent or guardian of such minor; to acquire, hold, encumber, and convey such real estate and personal property as may be necessary for the transaction of its business or necessary to enforce or protect its securities; to borrow money, not exceeding ten per centum of the assets, and issue its evidences of indebtedness therefor, but no money shall be borrowed for a longer term than one year; to loan a surplus for which there is no demand for loans to members, withdrawing shareholders or matured stock, to any other building and loan association incorporated under the laws of Connecticut; to make loans to members on first mortgage real estate security situated in Connecticut, or on its own stock, on such terms and conditions as may be provided in the constitution and by-laws; to cancel such loans and release the securities on such terms as may be provided in the constitution and by-laws; to accumulate from the earnings a reserve fund, as hereafter provided for, for the payment of contingent losses; to make such annual, or more frequent distribution of the earnings as the constitution and by-laws may provide; to dissolve the corporation when its continuance shall be deemed by a majority vote of its members to be no longer desirable, subject, however, to the vested rights of members; to provide by constitution and by-laws, adopted by its members, for the proper exercise of the pow-



ers herein granted, and the conduct and management of its affairs.

SEC. 3. The treasurer of any such corporation shall deposit its funds in a bank or banks or trust company, in the name of such corporation; such funds shall then be withdrawn only by check, signed by the president and treasurer, or such other officers as the board of directors may designate. The treasurer's bank book shall be open to the inspection of any director at any proper time. All officers of such corporations who have charge or possession of money, securities, or property, shall give bonds to the satisfaction of the board of directors before entering upon their duties, for the faithful performance of the same, and the safe keeping and proper application of all moneys and property coming into their hands. All such officers of such corporations, on being re-elected to office, shall renew their bonds, and the bonds may be increased or additional securities required at any time by the board of directors. Directors shall not be eligible as bondsmen and shall be individually liable for any loss to members caused by their neglect to require the execution and filing of the bonds required by the provisions of this section.

Funds to be deposited in bank or trust company.

SEC. 4. The amount to be set aside to the fund for contingent losses shall be determined by the board of directors, but at least one per centum of the net earnings shall be set aside each year to such fund until it reaches at least five per centum of the dues capital. All losses shall be paid out of such fund until the same is exhausted, and whenever the amount in said fund falls below five per centum of the dues capital as aforesaid, it shall be replenished by appropriations of at least one per centum of the annual net earnings, as heretofore provided, until it again reaches said amount. All balance of losses, after the amount in the reserve fund has been exhausted, shall be assessed on the members, at the same time and in the same manner as earnings are apportioned. A balance in the treasury of any such corporation or association, for which there is no immediate call or demand, may be invested by the directors in any of the securities named in section 1800 of the general statutes.

Fund to be set aside for contingent losses.

Investments.

Unpledged  
shares may be  
retired.

SEC. 5. The directors, may, at their discretion, retire the unpledged share of any series at any time after four years from date of their issue, by enforcing the withdrawal of the same; *provided*, that, whenever under the provisions of this section the withdrawal of shares is to be enforced, the shares to be retired shall be determined by lot; and the holders thereof shall be paid the full value of their shares, less a proportionate part of any unadjusted loss; *provided, also*, that shares pledged for share loans shall be treated as unpledged shares.

Bank commis-  
sioners to exam-  
ine and report.

SEC. 6. The bank commissioners shall perform, in reference to every such association or corporation now existing, or hereafter organized under the laws of this State, the same duties, and shall have the same powers as are required of or given to them in reference to banks, savings banks, and trust companies, and shall annually make report to the governor of such facts and statements respecting such corporations or associations, and in such form as they deem that the public interest requires. Every officer of such corporation or association shall answer truly all the inquiries made, and shall make all returns required by the bank commissioners. Such corporations or associations shall, with the several banks, savings banks, and trust companies of the State, pay their *pro rata* share of the salaries and expenses of the bank commissioners, to be apportioned among them by the comptroller, in proportion to the aggregate amount of the accumulated assets of each, as provided in section 1832 of the general statutes and in Chapter CXC of the public acts of 1893.

*Pro rata* share  
of salaries and  
expenses of  
bank commis-  
sioners.

Acceptance of  
this act by asso-  
ciations.

SEC. 7. Any domestic building and loan association doing business in this State, at the time of the passage of this act, may, by a majority vote of its members present at any meeting legally warned for the purpose, accept the provisions of this act, except the provisions contained in section six, which section shall apply to all such associations heretofore or hereafter organized.

SEC. 8. This act shall take effect from its passage.

Approved, June 26, 1895.

[Public Acts of 1895, Senate Bill 155.]

## CHAPTER CLXXIV.

## An Act relating to Foreign Building and Loan Associations.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. No foreign or non-resident building and loan association shall do business in this State until it shall have complied with the following provisions and received a license from the bank commissioners, as provided in this act. 1. It shall file with the bank commissioners a certified copy of its charter, together with its constitution and by-laws showing its manner of doing business. 2. It shall file a copy of a resolution of its board of directors, appointing the bank commissioners its agents, upon whom writs may be served, stipulating and agreeing that if any legal process affecting such association be served upon the bank commissioners and a copy thereof be mailed, postage paid, by said commissioners to said association, addressed to the home office, then such service and mailing of process shall have the same effect as a personal service on such association in this State. 3. It shall file with the bank commissioners, on or before the first day of March in each year, a statement of its business standing and financial condition on the preceding thirty-first day of December, signed and sworn to by its president and secretary, or by three directors, before some notary public. 4. It shall pay to the bank commissioners, for the purpose of paying the expenses of filing papers, as heretofore provided, and for compensation for making examinations, annual fees as follows: For the first one hundred thousand dollars or less of assets, a fee of fifty dollars, and for each additional one hundred thousand dollars of assets or major portion thereof, an additional fee of five dollars; but in no event shall such compensation exceed one hundred dollars per year; and such association shall also pay the actual expenses of the bank commissioners while making such examination.

License of  
foreign building  
and loan asso-  
ciations.

Bank commis-  
sioners must be  
agents for ser-  
vice of process  
upon.

Annual state-  
ment.

Fees.

SEC. 2. It shall be the duty of the bank commissioners to receive and file the papers herein required, and thoroughly to examine the annual reports submitted by foreign and non-

Duty of bank  
commissioners.



resident building and loan associations. If the bank commissioners become satisfied, after an examination, that an association desiring to do business in this State is solvent and conducting its business according to law, they shall issue a license to such association for a period of one year; *provided*, that such association has complied with the provisions of this act; but, if it be found insolvent, or [is] being illegally conducted, the commissioners shall refuse to issue the license. Should the bank commissioners refuse to grant a license to any association applying therefor that has complied with the provisions of this act, such association may appeal to the superior court for Hartford county, which shall have jurisdiction in the premises.

Appeal upon  
refusal of bank  
commissioners  
to grant license.

Injunction  
against licensed  
association.

SEC. 3. The bank commissioners shall make an annual examination of the securities, records, books, and accounts of every foreign or non-resident building and loan association doing business in this State, and file a report of such examination in their office. If it shall appear to the bank commissioners that any such association licensed to do business in this State has violated its charter, or is conducting its business in an unsafe and unauthorized way, they shall, by an order under their hand and official seal, addressed to such association, direct a discontinuance of such illegal and unsafe practice; and, whenever it shall appear to the bank commissioners that it is unsafe and inexpedient for such association to continue business in this State, they may apply to any court or judge having jurisdiction for an injunction restraining such association from doing business in this State; and such court or judge shall have the power, according to the usual course of proceedings in equity, to grant or refuse to grant said injunction; *provided*, such association is given reasonable notice of such proceedings.

Limitation for  
time for com-  
plying with this  
act.

SEC. 4. All such foreign or non-resident associations doing business in this State at time of the passage of this act shall comply with its requirements within sixty days from the date of its passage; but such associations may continue to do business in this State without a license until the bank commissioners have made the examination provided for in this act.

Penalty.

SEC. 5. Every person or corporation violating any pro-



vision of this act shall be fined not less than one hundred dollars nor more than one thousand dollars.

SEC. 6. This act shall take effect from its passage.

Approved, June 1, 1895.

## TITLE XXV.

### BILLS OF EXCHANGE AND PROMISSORY NOTES.

#### CHAPTER CXIV.

##### SECTION.

- 1858. Negotiable notes.
- 1859. Demand notes when overdue.
- 1860. Contract of indorsement in blank.
- 1861. Grace.
- 1862. Notes due on holidays.
- 1863. Protest, notice of, how given.

##### SECTION.

- 1864. Rule of damages on protest of bill of exchange without this State.
- 1865. Notes in payment for patented articles, to so state.
- 1866. Penalty for violation of preceding section.

G. S. 1875, 343, § 1.

Negotiable notes.

2 Root, 524.  
1 Conn., 494.  
2 Conn., 126,  
419, 654, 478.  
3 Conn., 101,  
516.

SEC. 1858. Promissory notes for the payment of money only, payable to any person, or his order, or to the bearer, shall be negotiable.

9 Conn., 94. 10 Conn., 308. 16 Conn., 234, 445. 17 Conn., 511. 18 Conn., 449. 19 Conn., 17.

SEC. 1859. Any negotiable promissory note, payable on demand, which remains unpaid four months from its date, shall be considered overdue and dishonored after that time.

G. S. 1875, 343, § 2.

Demand notes, when overdue.  
31 Conn., 273.  
36 Conn., 6.  
44 Conn., 300.

SEC. 1860. The blank indorsement of a negotiable or a non-negotiable note, by a person who is neither its maker nor its payee, before or after the indorsement of such note by the payee, shall import the contract of an ordinary indorsement of negotiable paper, as between such indorser and the payee or subsequent holders of such paper.

1884, ch. 83.  
Contract of indorser in blank of negotiable or non-negotiable notes.

SEC. 1861. No days of grace shall be allowed on any promissory note, bill of exchange, or order, payable in this State, at sight or on demand, or upon any bank check, unless expressly provided for therein.

G. S. 1875, 344, § 3.

Grace.  
2 Conn., 478.  
8 Conn., 505.  
31 Conn., 266.

SECTION 1862. Repealed. See Chapter XLI.

G. S. 1875, 344,  
§ 6.  
Protest, notice  
of, how given.

SEC. 1863. It shall be due notice of the dishonor of any negotiable note, bill, draft, or check, to any party thereto, if the holder or his agent shall in due time deposit a notice of such dishonor in the post-office, with the postage prepaid, addressed to such party at the town in which he may reside, unless some other place be designated for such purpose on such note, bill, draft, or check.

G. S. 1875, 344,  
§ 7.  
Rule of damages  
on protest of  
bill of exchange  
without this  
State.  
2 Root, 405.  
19 Conn., 141.

SEC. 1864. When any bill of exchange, drawn or negotiated in this State upon any person in any other State, Territory, or District of the United States, shall be returned unpaid, and have been duly protested for non-payment in the manner usual in cases of foreign bills of exchange, the person to whom the same is payable shall be entitled to recover from the drawer or indorsers of such bill of exchange the damages hereinafter specified, over and above the principal sum for which such bill shall have been drawn, together with the lawful interest on the aggregate amount of such principal sum and damages, from the time at which notice of such protest shall have been given, and payment of said principal sum and damages demanded; that is to say, if such bill shall have been drawn upon any person in the city of New York, in the State of New York, two per cent. upon the principal sum specified in such bill; if upon any person in the States of New Hampshire, Vermont, Maine, Massachusetts, Rhode Island, New York [except the city of New York], New Jersey, Pennsylvania, Delaware, Maryland, or Virginia, or in the District of Columbia, three per cent. upon such principal sums, if upon any persons in the States of North Carolina, South Carolina, Ohio, Illinois, Indiana, Michigan, Kentucky, or Georgia, five per cent. upon such principal sum, or if upon any person in any other State, Territory, or District of the United States, eight per cent. upon such principal sum; and such damages shall be instead of interest and all other charges, to the time at which the notice of such protest shall have been given, and such demand of payment shall have been made; and the amount of such bill, and the damages payable thereon, as above specified, shall be determined without reference to the rate of exchange existing at the time of such notice and demand of payment.

SEC. 1865. When any person shall vend or sell any patent or patented article, or pretended patent or patented article in this State, to any other person, and shall take and receive from such other person any note, negotiable or non-negotiable, said note shall express in the body thereof that the consideration therefor is a patent or patented article, and name the patent or patented article for which said note was executed.

1877, ch. 148.  
Notes in pay-  
ment for patent-  
ed articles, to so  
state.

SEC. 1866. Any person who shall violate any of the provisions of the preceding section shall be imprisoned in the State prison not more than five years, or in the common jail not less than six months; and if any person shall take, receive, or negotiate any note executed according to the provisions of the preceding section, he shall be deemed in law to have received the same under suspicious circumstances, and liable to all equities in favor of the maker or makers thereof.

1877, ch. 148.  
Penalty for vio-  
lation of preced-  
ing section.

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[Public Acts of 1895, House Bill No. 80.]

#### CHAPTER XLI.

An Act concerning Promissory Notes, Bills of Exchange, and other Evidences of Indebtedness, and Abolishing Days of Grace.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. The first day of January, the twenty-second day of February, the thirtieth day of May, the fourth day of July, the first Monday of September, and the twenty-fifth day of December, of each year, or whenever any of said days shall fall upon Sunday, the Monday next following such day, and the first day of each week commonly called Sunday, and any day appointed or recommended by the governor of this State, or the president of the United States, as a day of thanksgiving, fasting, or any religious observance, shall, for all purposes regarding the presenting for payment or acceptance, and of the protesting and giving notice of the dishonor

Holidays.



Notes, bills of exchange, etc., falling due on.

of bills of exchange, bank checks, and promissory notes, drafts, acceptances, bonds, or other evidences of indebtedness, be treated as public holidays, and all such checks, bills of exchange, promissory notes, drafts, acceptances, bonds, or other evidences of indebtedness, otherwise presentable for acceptance or payment on any of said days, shall be deemed to be presentable therefor on the secular or business day next succeeding, and in case, by reason of a public holiday falling upon Sunday, the following Monday is deemed such holiday, as hereinbefore provided, the same shall be presentable on the Tuesday succeeding.

Banking hours end at noon on Saturday.

SEC. 2. On Saturday of each week, banking hours shall end at twelve o'clock, noon, instead of at three o'clock in the afternoon, any custom to the contrary notwithstanding, and Saturday shall, for the acceptance and maturity of paper referred to in the first section of this act, but only for such purpose, be treated as a holiday, and any or all of the evidences of indebtedness above enumerated or referred to shall, for every purpose be considered due on the next following business day, except that this section shall not apply to checks or demand drafts on banks or bankers presented before twelve o'clock, noon, on Saturday.

Certain sections of this act take effect when.

SEC. 3. Sections one, two, and three of this act shall take effect and be in force on and after the first day of June, 1895, and shall apply to all notes, drafts, checks, acceptances, bills of exchange, bonds, or other evidences of indebtedness, which shall be dated after the passage of this act, and which shall fall due on or after the first day of June, 1895.

Days of grace abolished.

SEC. 4. No days of grace shall be allowed on any promissory note, bill of exchange, draft, or order, payable in this State, or upon any bank check, dated on or after the first day of July, 1895, unless expressly therein provided for.

SEC. 5. All acts or parts of acts inconsistent herewith are hereby repealed.

Approved, April 2, 1895.



[Public Acts of 1893, House Bill No. 245.]

## CHAPTER XCV.

## An Act concerning Bills of Exchange.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. No person shall be charged as an acceptor of a bill of exchange unless his acceptance shall be in writing, signed by himself or his lawful agent.

Acceptance of bill of exchange to be in writing.

SEC. 2. An unconditional promise in writing to accept a bill shall be deemed an acceptance in favor of any person who, upon the faith of such written promise, shall have taken the bill for a valuable consideration.

What writing to be deemed an acceptance.

Approved, May 5, 1893.

## [Extracts from Chapter CXIX.]

## PRIVATE CORPORATIONS.

## GENERAL PROVISIONS.

## SECTION.

1909. Charters subject to alteration and repeal.

1910. Corporations must organize within two years after approval of charter.

1911. Amendment to charter how accepted.

1917. Regulation of investments.

## SECTION.

1919. Special meeting, how called, upon failure to hold annual meeting.

1922. Regulating of directorship of different corporations.

1924. Stock, how pledged.

1927. Proxies.

1941. Banks, etc., not to change location without authority.

SEC. 1909. All acts creating or authorizing the organization of corporations, or altering the charters of corporations previously existing, which have been or shall be passed by the General Assembly, and the charters of all corporations heretofore granted, and under which no corporations have been organized, shall be subject to alteration, amendment, and repeal at the pleasure of the General Assembly unless otherwise expressly provided in such acts.

G. S. 1875, 278, § 3.  
Charters granted subject to alteration and repeal.  
4 Day, 198.  
5 Day, 329.  
2 Conn., 252, 260, 579.  
3 Conn., 544, 52.  
4 Conn., 54.  
5 Conn., 560, 246, 28.  
6 Conn., 428, 552.  
7 Conn., 214.  
8 Conn., 191.  
9 Conn., 536, 487.

10 Conn., 157, 409. 12 Conn., 499, 530, 7, 361. 13 Conn., 173, 493, 110, 249. 14 Conn., 437, 594, 174, 146. 15 Conn., 327, 312, 437, 475. 16 Conn., 98, 149, 593, 179. 17 Conn., 40, 454. 18 Conn., 53. 20 Conn., 200, 178. 21 Conn., 444. 22 Conn., 552, 502, 394, 435, 74, 133, 196, 575, 535. 24 Conn., 468. 26 Conn., 287. 27 Conn., 171, 142. 28 Conn., 289. 30 Conn., 94.

1884, ch. 63.  
Corporations  
must organize  
within two  
years after  
approval of  
charter.

SEC. 1910. The charter of any private corporation hereafter granted, shall be and become void, unless said corporation shall be organized, and a certificate of such organization sworn to by the president or secretary, or, if there be no such officers, by an officer having custody of the records of such corporation, shall be filed in the office of the Secretary of the State within two years from the date of the approval of its charter.

G. S. 1875, 278,  
§ 4.  
Amendment to  
charter, how  
accepted.  
29 Conn., 174.

SEC. 1911. When any amendment or alteration of the charter of any corporation shall be made, if it be not otherwise specially provided in the resolution making such alteration or amendment, it shall not become operative, unless within six months after its passage it shall be accepted at a meeting of said corporation, legally warned for that purpose, nor unless an attested copy of said acceptance shall be lodged on file in the office of the Secretary of the State, to be recorded by him in a book kept for that purpose; and such acceptance shall operate to make the original charter, and all resolutions amending and altering the same, subject to amendment, alteration, and repeal, at the pleasure of the General Assembly.

1876, ch. 13.  
Regulation of  
investments.

SEC. 1917. Whenever the board of directors of any corporation organized under the laws of this State for the purpose of lending money on real estate security, and issuing, negotiating, guarantying, and dealing in bonds and mortgage securities, shall have voted that said corporation shall never issue and have outstanding at any one time bonds exceeding a certain amount specified in such vote, and said vote shall be ratified and approved by said corporation at a meeting of the stockholders, a copy of such votes of the directors and of the corporation, certified by its secretary and attested by the president and a majority of the directors, may be filed for record in the office of the Secretary of the State, and thereupon said votes shall be effectual to bind said corporation, and shall operate as a perpetual limitation of its corporate powers.

1877, ch. 53  
Special meeting  
how called,  
upon failure to  
hold annual  
meeting.

SEC. 1919. Whenever any corporation, public or private, except corporations having a capital stock, or associated proprietors of common fields, or whenever any association organized under the laws of this State shall have failed to

hold their annual meeting, or to legally elect officers thereat, and no provision shall be contained in its charter, articles of association, or by-laws, or provided by law for such contingency, a special meeting for that purpose may be called by the persons whose duty it is to call the annual meeting, and shall be called by such persons whenever requested so to do by not less than ten, or a majority of the members of such corporation, or association, in writing, and such notice shall be given of such special meeting as is required in calling an annual meeting, and at such meeting the necessary officers may be elected.

SEC. 1922. Any one of the directors or executive officers of any corporation, incorporated by the laws of this State, owning stock in any of the banks or other corporations of the State, shall be eligible to be elected as a director of such banks or other corporations, at any meeting of stockholders of such banks or other corporations, legally convened for the election of directors, and upon such election may act as director of such bank or other corporation; provided that not more than one single person of such directors or executive officers shall be eligible to serve as such director at the same time.

SEC. 1924. Shares of stock in any corporation organized in this State under the laws of this State, or of the United States, may be pledged by executing and delivering a power of attorney for its transfer, with the certificate of stock therein mentioned, to the party to whom the pledge is made; but no such pledge, unless consummated by an actual transfer of the stock to the name of such party, shall be effectual to hold such stock against any person but the pledger, and his executors and administrators, until a copy of said power of attorney shall be filed with the cashier, treasurer, or secretary of said corporation.

SEC. 1927. No person shall vote at any meeting of the stockholders of any bank or railroad company, by virtue of any power of attorney not executed within one year next preceding such meeting; and no such power shall be used at more than one annual meeting of such corporation.

SEC. 1941. No bank, savings bank, insurance company, or trust company, heretofore incorporated, shall change its location from one town to another, except by act of the General Assembly.

1876, ch. 65.  
Resolution of  
directorships  
of different  
corporations.

G. S. 1875, 279,  
§ 9.  
Stock how  
pledged.  
45 Conn., 22,  
53 Conn., 390.

G. S. 1875, 279,  
§ 11.  
Proxies.

G. S. 1875, 280,  
§ 21.  
Banks, etc., not  
to change loca-  
tion without  
authority.



[*Extracts from Chapter CCXLI.*]

## ASSESSMENT OF TAXES.

## SECTION.

3837. Returns by cashiers to assessors.  
 3838. Returns of property held in pledge.  
 3839. Penalty for evasive transfer of stock.

## SECTION.

3840. Penalty if stockholder gives untrue residence.

[Public Acts of 1889, House Bill No. 209.] ]

## CHAPTER LXIII.

An Act relating to the Taxation of Bank and other Stocks.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Capital stock of  
 corporations  
 where assessed  
 for taxation.

SECTION 1. Section 3836 of the general statutes is hereby amended to read as follows:

Shares of the capital stock of any bank, national banking association, trust, insurance, turnpike, bridge, or plank road company, owned by any resident of this State, shall be set in his list at its market value, in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock in its returns to the assessors.

SEC. 2. This act shall take effect from its passage.

Approved, March 29, 1889.

[General Statutes.]

G. S. 1875, 157,  
 § 21.  
 Returns to  
 assessors of  
 names of stock-  
 holders, and  
 value of stock.

SEC. 3837. The cashiers or secretaries of all corporations, whose stock is liable to taxation, shall, on or before the twelfth day of October, annually, inform the assessors of each town of the names of the stockholders residing therein, and the amount of stock owned by each, as exhibited by the books of said corporations, on the first day of said October, so far as the residence of such stockholders shall be known to such cashiers or secretaries, and its market value during the month of September next preceding; and any such cashier or secretary, who shall neglect to furnish such information to the assessors of any town where said stock is liable to be taxed, shall forfeit fifty dollars to such town; but putting a



letter into the post-office containing such information, postage paid, addressed to the assessors of any town where such owner resides, shall be a compliance with the provisions of this section.

SEC. 3838. The cashier of each bank and national banking association, the treasurer of each savings bank, and the secretary of each corporation incorporated by the laws of this State, shall, upon the request of the assessors of any town, inform them of the name of any person therein, who owns stock or bonds held by such corporation as collateral security for any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treasurer, or secretary, who shall neglect to furnish such information to the assessors of any town where said stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town.

SEC. 3839. The owner of any share of the capital stock of any corporation, who shall transfer such share to another, with the intent of evading the provisions of this title, shall forfeit to the town in which he resides one per cent. of the value of the stock so transferred.

SEC. 3840. When any owner or holder of any stock in any corporation, liable to taxation, shall represent, or cause to be represented, to its cashier or secretary that he is a resident of any other town than that in which he actually resides, and thereby causes said cashier or secretary to give information, as aforesaid, to the assessors of such other town, such assessors shall return the same to the Comptroller within thirty days thereafter, and shall certify in such return that no such person is known to reside in said town; and the Comptroller shall thereupon notify said cashier or secretary of the information given to him by said assessors; and such stockholder shall forfeit to the State one per cent. of the value of such stock; and said cashier or secretary shall thereupon pay said forfeiture to the Treasurer; and such corporation shall have a lien upon such stock for the amount so paid.

G. S. 1875, 157,  
§ 22.  
Returns of  
property held  
in pledge.

G. S. 1875, 157,  
§ 23.  
Penalty for  
evasive transfer  
of stock.

G. S. 1875, 157,  
§ 24.  
Penalty if  
stockholder  
give untrue  
residence.

[Extracts from Chapter CCXLIV.]

## SPECIAL TAXES ON CORPORATIONS.

## SECTION.

3916. Stock of non-residents in other corporations, how taxed.

3917. Corporations to have a lien for tax paid on stock of non-residents.

3918. Returns by and tax on savings banks.

## SECTION.

3930. Meetings of Board of Equalization; to correct returns, etc.

3932. Penalty for failure to make returns.

G. S. 1875, 167  
§ 2.

Stock of non-residents in certain other corporations, how taxed.

SEC. 3916. The cashier or secretary of each corporation, whose stock is liable to taxation, and not otherwise taxed by the provisions of this title, shall on the first day of October, annually, or within ten days thereafter, deliver to the Comptroller a sworn list of all its stockholders, residing without this State on said day, and the number and market value of the shares of stock therein, then belonging to each; and shall on or before the twentieth day of October, annually, pay to the State one per cent. of such value; and if any such cashier or secretary shall neglect to comply with the provisions of this section he shall forfeit to the State one hundred dollars, in addition to said one per cent. so required to be paid.

[Public Acts of 1893, House Bill No. 255.]

## CHAPTER CLXXXIX.

## Concerning Taxation of Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Stock in joint stock investment company, when not taxed.

Section 3916 of the general statutes shall not apply to the shares of the capital stock of any investment company organized under the joint stock laws of this state, in the assessment of taxes upon such company, and no taxes heretofore assessed upon the stock of such company, since 1889, under the provisions of said section and remaining unpaid, shall be collected; *provided*, a tax has been assessed upon the property of such company, and such tax actually paid to the town in which such company is located.

Approved, June 6, 1893.

[General Statutes.]

SEC. 3917. The corporations, mentioned in the two preceding sections, shall have a lien upon the stock of each non-resident stockholder, for the reimbursement of the sums so required to be paid by them, to the extent of one per cent. of the value of his stock as contained in said list.

G. S. 1875, 168, § 3.  
Corporations to have a lien for tax paid on stock of non-residents.

SEC. 3918. The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the Comptroller a sworn statement of the amount of all its deposits, exclusive of surplus, on the first day of said month; and every savings bank shall pay to the State an annual tax on its corporate franchise equal to one-fourth of one per cent. on the amount of its deposits, exclusive of surplus, deducting however from said deposits the sum of fifty thousand dollars, and also the amount invested in any bonds issued by this State, or by any town or city in this State in aid of the construction of any railroad, and which by the statutes of this State are exempt from taxation, and also the amount invested in real estate liable to taxation in this State, one-half of said tax to be paid on or before the twentieth day of January, and one-half on or before the twentieth day of July in each year; and said tax shall be in lieu of all other taxes upon said savings banks, their deposits and surplus, except upon the real estate owned by them, beyond what is required and used by them for the transaction of their appropriate business.

1878, ch. 64.  
Returns by and tax on savings banks.  
37 Conn., 173.  
48 Conn., 44.

SEC. 3930. The Board of Equalization shall meet at the Treasurer's office at the capitol in every year, on the secular day next succeeding each of the last days limited by the preceding sections of this chapter for making any of the annual returns to the Comptroller for purposes of taxation required by either of said preceding sections or from savings banks, at ten o'clock in the forenoon, to examine and correct such returns and the valuations required thereon, and to hear any party making such return in regard to such valuations, and said board may adjourn from time to time within eight days next succeeding the first day of said meetings respectively, and if any person shall not make such return as prescribed, or shall make erroneous returns, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they

G. S. 1875, 169, § 11.  
1887, ch. 117, § 3, 4.  
Meetings of Board of Equalization.

Board of Equalization shall correct statements.

can obtain, the statement required to be made and returned by such person ; and a true copy of each statement, as corrected or made out by said board, shall be returned to each cashier, treasurer, secretary, superintendent, or manager ; and the valuation of the several items of money, estate, amount, and number, contained in such statement shall be final, and the sums required shall be paid according to it.

G. S. 1875, 169,  
§ 12.  
Penalty for  
failure to make  
returns.

SEC. 3932. Every person who shall fail to return to the Comptroller, as prescribed in any of the preceding sections of this chapter, any statement required to be returned, shall forfeit five hundred dollars to the State ; and every person or corporation, required by any section of this chapter to make any payment to the State, who shall fail to make it within the time therein limited, shall forfeit to the State twice the amount required for such payment.



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THIRD SEPARATE ANNUAL REPORT  
OF THE  
BANK COMMISSIONERS

OF THE  
State of Connecticut

TO  
THE GOVERNOR

ON  
BUILDING AND LOAN ASSOCIATIONS;

ALSO  
MORTGAGE AND INVESTMENT COMPANIES

That have been examined by the Commissioners.

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PRINTED BY ORDER OF THE LEGISLATURE.

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HARTFORD, CONN.:  
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.  
1896.

**BANK COMMISSIONERS.**

EDWARD R. DOYLE, Hartford.

SIDNEY W. CROFUT, Danielson.

# State of Connecticut.

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BANKING DEPARTMENT,  
HARTFORD, December 31, 1895.

*To His Excellency, O. VINCENT COFFIN, Governor :*

We have the honor to submit herewith the annual report showing the condition of the Building and Loan Associations and Investment Companies as required by law.

Very truly yours,

EDWARD R. DOYLE,  
SIDNEY W. CROFUT,  
*Bank Commissioners.*





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# MORTGAGE AND INVESTMENT COMPANIES

CHARTERED BY THE STATE OF CONNECTICUT.

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## BRIDGEPORT SAVINGS AND LOAN ASSOCIATION,

BRIDGEPORT, CONN.

STATEMENT, DECEMBER 31, 1895.

Organized, December 5, 1888. Commenced Business, January 1, 1889.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$95,364.12
Loans on other securities, . . . . .	9,475.00
Real estate (see remarks), . . . . .	2,655.46
Cash in bank, . . . . .	23,177.71
Installments in arrears, . . . . .	106.00
Total, . . . . .	<u>\$130,778.29</u>

## LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$109,266.00
Due shareholders, earnings credited, . . . . .	21,303.61
Surplus, . . . . .	208.68
Total, . . . . .	<u>\$130,778.29</u>

## REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Cash on hand January 1, 1895, . . . . .	\$8,279.35
Subscription on shares, . . . . .	26,740.00
Mortgages redeemed (in whole or in part), . . . . .	10,113.45
Other loans redeemed, . . . . .	1,517.98
Premiums received, . . . . .	101.54
Interest received, . . . . .	6,451.53
Fines received, . . . . .	51.85
Entrance fees, . . . . .	89.00
Rent, . . . . .	151.00
On account real estate, . . . . .	126.00
Insurance repaid, . . . . .	13.05
Total, . . . . .	<u>\$53,634.75</u>

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$18,600.00
Loaned on other securities, . . . . .	4,050.00
Paid on withdrawals, dues, . . . . .	6,683.00
Paid on withdrawals, dividends, . . . . .	831.34
Salaries, . . . . .	200.00
Advertising and printing, . . . . .	19.85
Rent, . . . . .	30.00
Cash in bank, . . . . .	23,177.71
Stationery and postage, . . . . .	14.25
Tax on real estate, . . . . .	28.60
Total, . . . . .	<u>\$53,634.75</u>

BRIDGEPORT SAVINGS AND LOAN ASSOCIATION. —  
CONTINUED.

EARNINGS ACCOUNT.

Dr.	
Interest, . . . . .	\$6,666.20
Premium, . . . . .	105.59
Fines, . . . . .	127.79
Pass books and initiation, . . . . .	91.75
Rent, . . . . .	151.00
Profit on withdrawals, . . . . .	334.45
Balance from 1894, . . . . .	195.76
Total, . . . . .	\$7,672.54

Cr.	
Dividends on stock, . . . . .	\$7,171.16
Salaries, . . . . .	\$200.00
Printing, . . . . .	19.85
Postage and stationery, . . . . .	14.25
Rent, . . . . .	30.00
Taxes, . . . . .	28.60 — 292.70
Profit undivided, . . . . .	208.68
Total, . . . . .	\$7,672.54

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$200.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? \$1.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 4,300. In how many series? 14. How often? Semi-annually.
- 5 How many shares were in force January 1, 1895? 2,105. How many were issued during the year? 365. How many were withdrawn during the year? 293. How many in force at the close of business, December 31, 1895? 2,177.
- 6 How many shares were pledged or borrowed on December 31, 1895? 525.
- 7 How many borrowing members have you? 87. Give total number of shares now held by them. 700.
- 8 How many non-borrowing members have you? 302. Give total number of shares now held by them. 1,477.
- 9 What is the full payment of borrowing member per share per year without premium? \$24.
- 10 Is your admission or membership fee per share or per member? Share. How much? 25 cents.
- 11 Total admission fees received by the association during year. \$91.75.
- 12 Total amount of admission fees paid by new members during year. \$63.25.  
To the association. \$63.25. To the agents. \$0.
- 13 Do you make loans to other than members? No.

BRIDGEPORT SAVINGS AND LOAN ASSOCIATION. —  
CONTINUED.

- 14 Do you make loans on securities other than first mortgage? Yes.
- 15 If yes, on what and by what authority? Stock of the association. Our own by-laws.
- 16 On what percentage of valuation do you limit loans? About 80. How appraised? See By-laws, Art. 21, Secs. 1 and 2.
- 17 In what places have you money loaned? Bridgeport and vicinity; all money must be loaned within Connecticut.
- 18 How long must a shareholder make payments before he is entitled to borrow? May borrow after one payment.
- 19 State number of mortgage loans to members. 63. State total amount loaned on first mortgage. \$95,364.12. State largest mortgage loan to any one person. \$4,600.
- 20 State number of loans in force on other securities. 52. Total amount of such loans: \$9,475.
- 21 What premium plan do you follow? Money to be loaned is offered in open meeting to members each month; if more is desired than we have to loan, precedence is given to the highest bidder, bids being one or more cents on each \$200 borrowed, to be paid monthly with dues and interest.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. The highest premium now paying is 80 cents monthly on \$1,000; the majority of our loans pay no premium, and no premium is received on loans made during the last two years. Premiums now payable on \$104,000 aggregate \$90.30 annually.
- 23 Have you an expense fund? No. Of what does it consist? — Give total amount of expense fund received during year. — Give balance on hand of expense fund, this date.
- 24 State salaries in detail, paid to all connected with the association. Secretary only, \$200 per annum.
- 25 Are officers under bond? Treasurer and Secretary. In what amount? \$2,000 each.
- 26 State total operating expenses for the year. \$292.70.
- 27 How are agents paid?
- 28 Give number of agents representing your association. None.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? 100. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Give particulars briefly. No variation.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? — Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? — Give particulars briefly. Withdrawing members during the first year receive no profit; during the second year they receive one-half of credited profits; after the second year they receive four-fifths of credited profits.
- 31 How many foreclosures did you have in 1893? One. The item of real estate was acquired by surrender, the borrower giving up the property without process of law.

BRIDGEPORT SAVINGS AND LOAN ASSOCIATION. —  
CONTINUED.

BANKS OF DEPOSIT.— Marsh, Merwin & Lemmon, 305 Main Street, Bridgeport, Conn.; James Staples & Co., 109 State Street, Bridgeport, Conn.

OFFICERS AND DIRECTORS. — John N. Standish, President; T. H. Rylands, Secretary; H. C. Rylands, Treasurer; Edwin F. Hall, Attorney.

STATE OF CONNECTICUT, }  
FAIRFIELD COUNTY, } ss. BRIDGEPORT.

We, John N. Standish and Henry C. Rylands, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

HENRY C. RYLANDS, *Treasurer.*      JOHN N. STANDISH, *President.*

Subscribed and sworn to before me, this 20th day of January, 1896.

[SEAL]

SAMUEL T. HOUGHTON,

*Notary Public.*



## CONNECTICUT BUILDING AND LOAN ASSOCIATION,

HARTFORD, CONN.

STATEMENT, DECEMBER 31, 1895.

Organized, May, 1895. Commenced Business, June, 1895.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$286,170.34
Cash on hand, . . . . .	157.08
• Cash in bank, . . . . .	7,965.99
Furniture and fixtures, . . . . .	611.94
Installments due and unpaid, on borrower's shares only, . . . . .	207.25
Interest and premiums due and unpaid, . . . . .	413.40
Unearned interest on assumed mortgage, . . . . .	1,650.00
Unearned discount on advance payments, . . . . .	132.60
Total, . . . . .	<u>\$297,308.60</u>

## LIABILITIES.

Due and unpaid, . . . . .	\$207.25
Due shareholders, due installments paid, . . . . .	1,215.09
Due shareholders, due installments paid in advance, . . . . .	1,800.00
Due shareholders, earnings not credited, . . . . .	3,811.26
Guarantee fund, . . . . .	75,000.00
Paid-up shares, . . . . .	7,900.00
Mortgages assumed for members, . . . . .	207,375.00
Total, . . . . .	<u>\$297,308.60</u>

## REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Subscription on shares, . . . . .	\$85,915.09
Mortgages redeemed (in whole or in part), . . . . .	18,700.00
Premiums received, . . . . .	1,726.51
Interest received, . . . . .	3,453.03
Fines received, . . . . .	7.00
Transfer fees, . . . . .	1.00
Assumed mortgages, . . . . .	221,675.00
Interest on assumed mortgages returned, . . . . .	105.82
Insurance fund, . . . . .	3,771.50
Expense fund, income, and loan, . . . . .	23,239.19
Total, . . . . .	<u>\$358,594.14</u>

# CONNECTICUT BUILDING AND LOAN ASSOCIATION.— CONTINUED.

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$304,870.34
Assumed mortgages repaid, . . . . .	14,300.00
Interest on assumed mortgages, . . . . .	3,412.90
Discount on advance payments, . . . . .	265.20
Furniture and fixtures, . . . . .	611.94
Salaries, . . . . .	3,873.54
Advertising and printing, . . . . .	467.90
Rent, . . . . .	329.98
Cash on hand, loan fund, . . . . .	157.08
Cash in bank, " . . . . .	7,965.99
Cash on hand and in bank, expense fund, . . . . .	1,604.51
Cash on hand and in bank, insurance fund, . . . . .	1,055.54
Insurance, . . . . .	2,715.96
Commissions and sundry expenses, . . . . .	16,963.26
Total, . . . . .	<u>\$358,594.14</u>

## EARNINGS ACCOUNT.

## Dr.

Interest, . . . . .	\$3,453.03
Premium, . . . . .	1,726.51
Fines, . . . . .	7.00
Transfer fees, . . . . .	1.00
Interest on assumed mortgages returned, . . . . .	105.82
Interest on premiums due and unpaid, . . . . .	413.40
Unearned interest on assumed mortgages, . . . . .	1,650.00
Unearned discount on advance payments, . . . . .	132.60
Total, . . . . .	<u>\$7,489.36</u>

## Cr.

Interest on assumed mortgages, . . . . .	\$3,412.90
Discount on advance payments, . . . . .	265.20
Undistributed earnings, . . . . .	3,811.26
Total, . . . . .	<u>\$7,489.36</u>

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 50 cents.

CONNECTICUT BUILDING AND LOAN ASSOCIATION.—  
CONTINUED.

- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? In how many series? 7. How often? Monthly.
- 5 How many shares were in force January 1, 1895? None. How many were issued during the year? 12,456. How many were withdrawn during the year? 187. How many in force at the close of business December 31, 1895? 12,269.
- 6 How many shares were pledged or borrowed on December 31, 1895? 3,000.
- 7 How many borrowing members have you? 120. Give total number of shares now held by them. 3,000.
- 8 How many non-borrowing members have you? 860. Give total number of shares now held by them. 9,269.
- 9 What is the full payment of borrowing member per share per year without premium? \$6.00; \$3.00 dues, \$3.00 interest.
- 10 Is your admission or membership fee per share or per member? Have none.
- 11 Total admission fees received by the association during year. None.
- 12 Total amount of admission fees paid by new members during year. None.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? No; our loans are on double mortgage plan.
- 15 If yes, on what and by what authority?
- 16 On what percentage of valuation do you limit loans? 75 per cent. How appraised? Special appraisers.
- 17 In what places have you money loaned? Connecticut, Rhode Island, and Vermont.
- 18 How long must a shareholder make payments before he is entitled to borrow? Four months.
- 19 State number of loans to members. 120. State total amount loaned on first mortgage. \$286,170.34. State largest mortgage loan to any one person. \$13,000.
- 20 State number of loans in force on other securities. None.
- 21 What premium plan do you follow? Fixed premium, 3 per cent. per annum, payable monthly.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes.
- 23 Have you an expense fund? Yes. Of what does it consist? See Article No. XX of By-laws. Give total amount of expense fund received during year. \$16,387.31. Give balance on hand of expense fund this date. \$1,604.51.
- 24 State salaries, in detail, paid to all connected with the association. President, Secretary, Treasurer, and Bookkeeper, \$150 each per month; Stenographer, \$50 per month.
- 25 Are officers under bond? Yes. In what amount? \$5,000 each.
- 26 State total operating expenses for the year. \$21,634.68.

# CONNECTICUT BUILDING AND LOAN ASSOCIATION.— CONTINUED.

- 27 How are agents paid? Commissions.  
 28 Give number of agents representing your association. 37.  
 29 Can payments on stock be withdrawn before maturity of stock? Yes.  
     What per cent.? See Article XIII of By-laws. Does such per cent.  
     vary according to amount paid on stock or according to length of time  
     since date of issue? The latter. Give particulars briefly. Can't give  
     briefly; please refer to Article XIII.  
 30 Can dividends credited to stock be withdrawn before maturity of stock?  
     Yes. What per cent.? Does such per cent. vary according to amount  
     paid on stock or according to length of time since date of issue? Give  
     particulars briefly. Please refer to Article XIII.  
 31 How many foreclosures did you have in 1895? None.

OFFICERS AND DIRECTORS.—George E. Keeney, President; E. C. Linn, Secretary; George W. Hodge, Treasurer; John H. Buck, Attorney; E. Stevens Henry, Patrick Garvan, E. C. Pinney, R. B. Parker, E. C. Hilliard.

STATE OF CONNECTICUT, }  
 COUNTY OF HARTFORD, } ss.

We, Geo. E. Keeney and George W. Hodge, respectively President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true, to the best of our knowledge and belief.

GEO. E. KEENEY, *President.*

GEORGE W. HODGE, *Treasurer.*

Subscribed and sworn to before me, this 21st day of January, 1896.

JNO. B. MILLIKEN,  
*Notary Public.*



THE CONNECTICUT LOAN AND SAVINGS ASSOCIATION,  
WATERBURY, CONN.

Organized February, 1896.

Authorized Capital, \$3,000,000.

[No report received.]

OFFICERS.— Henry L. Wade, President; Frederick B. Rice, Vice-President; Burton G. Bryan, Secretary and Treasurer; Terry & Bronson, General Counsel.

BOARD OF DIRECTORS.— Henry L. Wade, President and Treasurer of The Waterbury Clock Co.; Frederick B. Rice, President of the Apothecaries Hall Co.; George E. Terry, Assistant States Attorney and General Counsel The Waterbury Traction Co.; Burton G. Bryan, Cashier Fourth National Bank; Nathaniel R. Bronson of Terry & Bronson.

# THE CO-OPERATIVE SAVINGS SOCIETY OF CONNECTICUT,

HARTFORD, CONN.

STATEMENT, JANUARY 11, 1896.

Commenced Business, June 27, 1893.

## RESOURCES.

Loans, bond, and mortgage, . . . . .		\$832,560.00
Stock loans, . . . . .		14,885.10
Stocks and securities owned, . . . . .		16,700.00
Accrued interest and premium (secured), . . . . .		6,825.71
Taxes and insurance advanced (secured), . . . . .		147.86
Accrued payments on installment stock, . . . . .		9,175.24
Cash — Conn. Trust & Safe Deposit Co., . . . . .	\$11,111.13	
Local banks, . . . . .	2,354.07	
Office cash, . . . . .	1,785.43	15,250.63
Total, . . . . .		<u>\$895,544.54</u>

## LIABILITIES.

### Due stockholders.

Class A stock, including earnings, . . . . .	\$300,523.00	
" E " " " . . . . .	15,115.98	
" J " " " . . . . .	53,888.50	
" H " " " . . . . .	46,645.68	
" M " " " . . . . .	343,675.25	
" N " " " . . . . .	16,622.65	
" C " " " . . . . .	70,533.16	
Certificates of deposit, . . . . .	1,677.41	848,681.63
Advance interest and premium, . . . . .		190.84
Reserve Fund, . . . . .		2,023.58
Advance payments on installment stock, . . . . .		16,554.44
Due on uncompleted loans, . . . . .		28,044.26
Loss and gain, undivided balance, . . . . .		49.79
Total, . . . . .		<u>\$895,544.54</u>

## REPORT FOR THE YEAR ENDING JANUARY 11, 1896.

## RECEIPTS.

Cash on hand January 1, 1895, . . . . .	\$981.33
Subscription on shares, A. & E., . . . . .	231,741.00
Mortgages redeemed (in whole or in part), . . . . .	117,000.00
Other loans redeemed, . . . . .	18,277.80

# THE CO-OPERATIVE SAVINGS SOCIETY OF CONNECTICUT.—CONTINUED.

Premiums received, paid in advance, . . . . .	\$190.84
Interest received, paid in advance, . . . . .	50,267.03
Fines received, . . . . .	3,149.10
Other receipts in detail, viz., class M, . . . . .	268,816.00
“ “ “ “ C, . . . . .	73,215.69
“ “ “ “ N, . . . . .	16,772.00
Certificates of deposit, . . . . .	1,677.41
Transfer fees, . . . . .	274.00
Profit and loss, . . . . .	929.34
Accrued interest, . . . . .	3,967.16
Total, . . . . .	<u>\$787,258.70</u>

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$632,485.74
Loaned on other securities, . . . . .	36,620.97
Paid on withdrawals, dues, A & E, . . . . .	24,840.90
Paid on withdrawals, class C, . . . . .	10,181.06
“ “ “ H, . . . . .	1,900.00
“ “ “ J, . . . . .	1,080.00
“ “ “ M, . . . . .	6,016.00
Cash on hand, interest on withdrawals, . . . . .	7.80
Cash in banks, interest on withdrawals (see remarks), . . . . .	15,250.63
Other disbursements in detail, viz., insurance, . . . . .	147.86
Interest paid class C, . . . . .	733.62
Interest on cert. of deposit, . . . . .	27.23
Coupons paid, . . . . .	26,236.00
Expense account, . . . . .	31,730.89
Total, . . . . .	<u>\$787,258.70</u>

## EARNINGS ACCOUNT FROM BEGINNING OF BUSINESS.

### DR.

Interest, . . . . .	}	\$68,000.70
Premium, . . . . .		
Fines, . . . . .		3,316.25
Transfer fees, . . . . .		329.00
Profit and loss, . . . . .		1,633.74
Total, . . . . .		<u>\$73,279.69</u>

### CR.

Coupons (less accrued interest), . . . . .	\$27,484.29
Undivided balance, . . . . .	45,795.40
Total, . . . . .	<u>\$73,279.69</u>

## THE CO-OPERATIVE SAVINGS SOCIETY OF CONNECTICUT.— CONTINUED.

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? \$200.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? Class A, \$1.00; class E, 50 cents.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 30,789½. In how many series? 31. How often? Monthly.
- 5 How many shares were in force January 11, 1896? 26,050½. How many were issued during the year? 12,342. How many were withdrawn during the year?                      How many in force at the close of business, December 31, 189 ?
- 6 How many shares were pledged or borrowed on December 31, 189 ?
- 7 How many borrowing members have you? 393. Give total number of shares now held by them.
- 8 How many non-borrowing members have you?                      Give total number of shares now held by them.
- 9 What is the full payment of borrowing member per share per year without premium? Class A, \$21.60; class E, \$15.60.
- 10 Is your admission or membership fee per share or per member? Per share. How much? Class A, \$3.00; class E, \$1.00.
- 11 Total admission fees received by the association during year. Unknown.
- 12 Total amount of admission fees paid by new members during year. Unknown. To the association. \$                      To the agents. \$
- 13 Do you make loans to other than members?
- 14 Do you make loans on securities other than first mortgage? Yes.
- 15 If yes, on what and by what authority? Charter.
- 16 On what percentage of valuation do you limit loans? Not to exceed 75 per cent. How appraised? At least 2 local and special from H. O.
- 17 In what places have you money loaned? Connecticut and Rhode Island.
- 18 How long must a shareholder make payments before he is entitled to borrow? No stated time.
- 19 State number of loans to members. 393. State total amount loaned on first mortgage. \$832,560. State largest mortgage loan to any one person. \$13,000.
- 20 State number of loans in force on other securities. 164. Total amount of such loans, \$22,085.10.
- 21 What premium plan do you follow? Fixed.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. \$4.00 per thousand per month.
- 23 Have you an expense fund? Yes. Of what does it consist? Sec. 2, Art. XVI of By-laws. Give total amount of expense fund received during year. Give balance on hand of expense fund this date.
- 24 State salaries, in detail, paid to all connected with the association. Treas., \$2,000; Atty., \$1,200; Secy., \$600; Asst. Treas., \$1,200.



## THE CO-OPERATIVE SAVINGS SOCIETY OF CONNECTICUT.— CONTINUED.

- 25 Are officers under bond? Yes. In what amount? \$21,000.
- 26 State total operating expenses for the year. Not known.
- 27 How are agents paid? By agency department.
- 28 Give number of agents representing your association. About 30.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? Art. XI, Sec. 1-4 inc. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Give particulars briefly.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? Art. XI, Sec. 1-4 inc. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Give particulars briefly. After 3 years 5 per cent. per annum for average time on full dues.
- 31 How many foreclosures did you have in 1893? None.

BANKS OF DEPOSIT.—Connecticut Trust & Safe Dep. Co.; Yale Nat. Bank, New Haven; Pequonnock Nat. Bank, Bridgeport; Home Nat. Bank, Meriden; 1st Nat. Bank, Norwich; Stamford Trust Co.; Bristol Nat. Bank; 1st Nat. Bank, Wallingford; Windham Nat. Bank, Brooklyn.

OFFICERS.—George Pope, President; Jos. O. Goodwin, Secretary; C. B. Leach, Treasurer; Austin Brainard, Attorney.

STATE OF CONNECTICUT, }  
HARTFORD COUNTY, } ss.

We, Geo. Pope and C. B. Leach, President and Treasurer of the aforesaid Co-operative Savings Society of Connecticut, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

C. B. LEACH, *Treasurer*.

GEO. POPE, *President*.

Subscribed and sworn to before me, this 13th day of February, 1896.

CHAS. E. MYERS,  
*Notary Public.*

## THE HARTFORD BUILDING AND LOAN ASSOCIATION,

HARTFORD, CONN.

STATEMENT, DECEMBER 31, 1895.

Organized Feb. 25, 1889. Commenced Business, March 19, 1889.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$120,341.21
Loans on other securities, . . . . .	8,351.37
Real estate by foreclosure, . . . . .	1,964.44
Cash in bank, . . . . .	18,201.31
Furniture and fixtures, . . . . .	400.00
Installments due and unpaid, . . . . .	1,384.94
Sundry accounts, . . . . .	173.24
Total, . . . . .	<u>\$150,816.51</u>

## LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$134,943.99
Due shareholders, due installments paid in advance, . . . . .	798.58
Due shareholders, earnings credited, . . . . .	9,329.89
Due shareholders, earnings not credited, . . . . .	3,981.29
Surplus, . . . . .	1,565.39
Forfeited share account, . . . . .	36.00
Contingent account, . . . . .	110.24
Sundry accounts, . . . . .	51.13
Total, . . . . .	<u>\$150,816.51</u>

REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Cash on hand January 1, 1895, . . . . .	\$7,707.80
Subscription on shares, . . . . .	69,496.59
Mortgages redeemed (in whole or in part), . . . . .	47,561.74
Other loans redeemed, . . . . .	6,298.48
Premiums received, . . . . .	3,047.13
Interest received, . . . . .	5,475.35
Fines received, . . . . .	200.48
Borrowed money, . . . . .	4,182.93
Sundries, . . . . .	996.85
Total, . . . . .	<u>\$144,967.35</u>

THE HARTFORD BUILDING AND LOAN ASSOCIATION.—  
CONTINUED.

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$86,407.37
Loaned on other securities, . . . . .	14,582.07
Paid on withdrawals, dues, . . . . .	12,555.62
Paid on withdrawals, dividends, . . . . .	1,255.50
Salaries, . . . . .	1,368.89
Advertising and printing, . . . . .	718.73
Rent, . . . . .	150.00
Cash in United States Bank, . . . . .	18,201.31
Commissions, . . . . .	2,907.61
Interest on paid-up stock, . . . . .	1,371.70
Borrowed money paid, . . . . .	4,201.17
Sundries, . . . . .	1,247.38
Total, . . . . .	<u>\$144,967.35</u>

## EARNINGS ACCOUNT.

## DR.

Interest, . . . . .	\$6,534.34
Premium, . . . . .	3,639.26
Fines, . . . . .	247.74
Transfer fees, . . . . .	5.00
Contingent account, . . . . .	3,468.78
Sundries, . . . . .	31.83
Total, . . . . .	<u>\$13,926.95</u>

## CR.

Dividends on stock, . . . . .	\$6,456.44
Interest on borrowed money, . . . . .	18.24
Rent, . . . . .	150.00
Salaries, . . . . .	1,368.89
Commissions, . . . . .	2,907.61
Advertising and printing, . . . . .	718.73
Furniture and fixtures, . . . . .	28.19
Stationery and postage, . . . . .	37.40
Legal expenses, . . . . .	54.86
Premium on officers' bonds, . . . . .	47.50
Discount on advance payments, . . . . .	89.29
Sundries, . . . . .	418.07
Surplus, . . . . .	1,631.73
Total, . . . . .	<u>\$13,926.95</u>

## THE HARTFORD BUILDING AND LOAN ASSOCIATION.— CONTINUED.

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$250.
- 3 Are your installment payments weekly or monthly? Class A, weekly; others, monthly. What amount per share? Class A, 25 cents per week; Class C, \$1.25 per month; Class D, 75 cents per month.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 7,195. In how many series? Class A, 18; Class B, 15; Class C, 20; Class D, 15; Class E, 9. How often? Class A now issued quarterly (formerly semi-annually); Classes C, D, and E, monthly.
- 5 How many shares were in force January 1, 1895? 2,875. How many were issued during the year? 2,157. How many were withdrawn during the year? 1,184. How many in force at the close of business, December 31, 1895? 3,848.
- 6 How many shares were pledged or borrowed on December 31, 1895? 931.
- 7 How many borrowing members have you? 140. Give total number of shares now held by them. 931.
- 8 How many non-borrowing members have you? 620. Give total number of shares now held by them. 2,917.
- 9 What is the full payment of borrowing member per share per year without premium? Class A, \$28.08; Class C, \$27.00; Class D, \$21.00.
- 10 Is your admission or membership fee per share or per member? Have none.
- 11 Total admission fees received by the association during year.
- 12 Total amount of admission fees paid by new members during year. — To the association. — To the agents. —
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Only on our own stock at 90 per cent. of its withdrawal value.
- 15 If yes, on what and by what authority? By authority of our charter.
- 16 On what percentage of valuation do you limit loans? Not to exceed 75 per cent. How appraised? By two or more disinterested persons.
- 17 In what places have you money loaned? Various cities and towns in Connecticut; none out of Connecticut.
- 18 How long must a shareholder make payments before he is entitled to borrow? One month.
- 19 State number of mortgage loans to members. 66. State total amount loaned on first mortgage. \$120,341.21. State largest mortgage loan to any one person. \$7,500.
- 20 State number of loans in force on other securities. 88. Total amount of such loans. \$8,351.37.
- 21 What premium plan do you follow? Class A, premium bid in open auction; Classes C and D, fixed premium.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Class A, average 2 per cent., extreme 3 per cent.; Classes C and D,  $4\frac{1}{2}$  per cent.



THE HARTFORD BUILDING AND LOAN ASSOCIATION.—  
CONTINUED.

- 23 Have you an expense fund? Yes, contingent fund; expenses of Class A paid from earnings, no specified amount being set aside. Of what does it consist? Two months' dues on Class C stock,  $2\frac{2}{3}$  months' dues Class D stock, fines, and transfer fees. Give total amount of expense fund received during year. \$3,468.78. Give balance on hand of expense fund this date. \$110.24.
- 24 State salaries, in detail, paid to all connected with the association. President, \$50; Secretary, \$1,200; Treasurer, \$50; Directors, \$52 in all; Auditors, \$24 in all.
- 25 Are officers under bond? Yes. In what amount? President, \$3,000; Treasurer, \$3,000; Secretary, \$2,500.
- 26 State total operating expenses for the year. \$5,731.25.
- 27 How are agents paid? Commissions.
- 28 Give number of agents representing your association. Two.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? — Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? — Give particulars briefly. Class A, all; Class C, all except 2 months' dues; Class D, all except  $2\frac{2}{3}$  months' dues; Classes B and E, all.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? Classes A and E, all. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? According to length of time since date of issue. Give particulars briefly. Classes C and D, 5 per cent. after 12 months, 6 per cent. after 36 months, 8 per cent. after 60 months.
- 31 How many foreclosures did you have in 1895? None.

OFFICERS.—R. P. Chapman, President; A. S. Howe, Secretary; L. C. Glazier, Treasurer; Albert C. Bill, Attorney.

STATE OF CONNECTICUT, }  
COUNTY OF HARTFORD, } ss.

We, Rush P. Chapman and Albert S. Howe, President and Secretary of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true, to the best of our knowledge and belief.

RUSH P. CHAPMAN, *President*.

ALBERT S. HOWE, *Secretary*.

Subscribed and sworn to before me, this 18th day of January, 1896.

[SEAL]

W. H. HONISS,  
*Notary Public.*

# MERIDEN PERMANENT BUILDING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, DECEMBER 31, 1895.

Organized, October 16, 1888. Commenced Business, October 29, 1888.

## ASSETS.

Loans on bond and mortgage (face value), }	.	.	.	\$52,271.31
Loans on other securities, }	.	.	.	
Cash on hand, }	.	.	.	2,120.96
Cash in bank, }	.	.	.	
Total,	.	.	.	<u>\$54,392.29</u>

## LIABILITIES.

Due shareholders, due installments paid,	.	.	.	\$45,427.51
Due shareholders, due installments paid in advance,	.	.	.	266.52
Due shareholders, earnings credited,	.	.	.	6,490.88
Due shareholders, earnings not credited,	.	.	.	928.57
Balance to be paid out of loans made,	.	.	.	1,150.00
Surplus,	.	.	.	71.37
Balances due shareholders whose stock has been retired by the board of managers for non-payment of dues,	.	.	.	<u>57.44</u>
Total,	.	.	.	<u>\$54,392.29</u>

## REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

### RECEIPTS.

Cash on hand January 1, 1895,	.	.	.	\$2,036.29
Subscription on shares,	.	.	.	16,217.07
Mortgages redeemed (in whole or in part), }	.	.	.	23,265.05
Other loans redeemed, }	.	.	.	
Premiums received, }	.	.	.	3,351.24
Interest received, }	.	.	.	
Fines and fees received,	.	.	.	261.80
Total,	.	.	.	<u>\$45,131.45</u>

### DISBURSEMENTS.

Loaned on mortgages,	.	.	.	\$28,560.00
Loaned on other securities,	.	.	.	8,747.41
Paid on withdrawals, dues,	.	.	.	4,594.78
Paid on withdrawals, dividends,	.	.	.	519.15

# MERIDEN PERMANENT BUILDING AND LOAN ASSOCIATION. — CONTINUED.

Salaries,	\$377.50
Advertising and printing,	35.50
Rent,	50.00
Cash on hand,	2,120.98
Cash in Home National Bank,	
Expense of agent before legislative committee,	13.00
Pass-books,	50.00
Postage, stationery, hall for annual meeting, etc.,	41.09
Balances due on old accounts of retired stock,	22.04
Total,	\$45,131.45

## EARNINGS ACCOUNT.

### DR.

Interest,	\$3,351.24
Premium,	
Fines,	261.80
Transfer fees,	
Pass-books and initiation,	
Balance of profit and loss January 1, 1895,	711.84
Fines deducted from stock withdrawn,	4.40
Total,	\$4,329.28

### CR.

Dividends on stock,	\$2,754.11
Salaries,	377.50
Printing and advertising,	35.50
Rent,	50.00
Expense before legislative committee,	13.00
Pass-books,	50.00
Postage, stationery, etc.,	41.09
Transferred to contingent loss account or surplus,	71.37
Balance of profit and loss account January 1, 1896,	928.57
Overpayment of premiums (returned),	8.14
Total,	\$4,329.28

- 1 Is the plan of your association permanent, serial, or terminating? Permanent and serial.
- 2 What is the par value of stock per share matured? \$250.
- 3 Are your installment payments weekly or monthly? Weekly. What amount per share? 25 cents.

## MERIDEN PERMANENT BUILDING AND LOAN ASSOCIATION. — CONTINUED.

- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895 ? 2,550. In how many series ? 12. How often ? Semi-annually since series 4 in October, 1891.
- 5 How many shares were in force January 1, 1895 ? 1,086. How many were issued during the year ? 694. How many were withdrawn during the year ? 261. How many in force at the close of business, December 31, 1895 ? 1,519.
- 6 How many shares were pledged or borrowed on December 31, 1895 ? 429.
- 7 How many borrowing members have you ? 108. Give total number of shares now held by them. 529.
- 8 How many non-borrowing members have you ? 246. Give total number of shares now held by them. 990.
- 9 What is the full payment of borrowing member per share per year without premium ? \$26.
- 10 Is your admission or membership fee per share or per member ? Per share. How much ? 15 cents.
- 11 Total admission fees received by the association during year. \$104.10.
- 12 Total amount of admission fees paid by new members during year. \$104.10. To the association. \$104.10. To the agents. Nothing.
- 13 Do you make loans to other than members ? No.
- 14 Do you make loans on securities other than first mortgage ? Yes.
- 15 If yes, on what and by what authority ? On our own stock and stock of the First or Second Meriden Mutual Benefit Building and Loan Association. Also, if security is ample, on second mortgage, if first mortgage is held by us or the First or Second Association.
- 16 On what percentage of valuation do you limit loans ? 80 per cent. How appraised ? By a committee of four directors.
- 17 In what places have you money loaned ? Meriden, Wallingford, Southington, Berlin, New Haven, and Branford.
- 18 How long must a shareholder make payments before he is entitled to borrow ? After the first payment.
- 19 State number of loans to members. 120. State total amount loaned on first mortgage. \$48,423. This is full amount without deducting repayments. State largest mortgage loan to any one person. \$6,250.
- 20 State number of loans in force on other securities. 70. Total amount of such loans. \$9,601.24. This is full amount without deducting repayments.
- 21 What premium plan do you follow ? Premium is bid at sale in lieu of interest, and is divided into 500 equal weekly payments.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Minimum premium, \$350 per \$1,000.
- 23 Have you an expense fund ? No; expenses are paid from profits before dividends are declared.
- 24 State salaries, in detail, paid to all connected with the association. Secretary, \$300; Treasurer, \$50; President, \$15; first Trustee, \$15; Vice-president, \$5.



# MERIDEN PERMANENT BUILDING AND LOAN ASSOCIATION. — CONTINUED.

- 25 Are officers under bond? Some of them. In what amount? Treasurer and Secretary, \$500 each; first Trustee, \$300.
- 26 State total operating expenses for the year. \$567.09.
- 27 How are agents paid? We have no paid agents.
- 28 Give number of agents representing your association. None.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? 100 per cent.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? 100 per cent. Give particulars briefly. A member withdrawing is entitled to all dividends credited or declared previous to his withdrawal application.
- 31 How many foreclosures did you have in 1895. One. This is the only one in the history of the association.

OFFICERS AND DIRECTORS. — Geo. E. Bicknell, President; L. S. Savage, Secretary; Wm. R. Mosher, Treasurer; Watson W. Clark, Thos. Vernon, Jerome Bailey, B. I. Thompson, Fred R. Bowen, Jas. T. Kay, Wm. C. Comstock, Wm. M. Miles, Sidney J. Roby.

STATE OF CONNECTICUT, } ss. MERIDEN.  
NEW HAVEN COUNTY, }

We, George E. Bicknell and Wm. R. Mosher, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

GEORGE E. BICKNELL, *President*.

WILLIAM R. MOSHER, *Treasurer*.

Subscribed and sworn to before me, this 21st day of October, 1895.

[SEAL.]

L. S. SAVAGE, *Notary Public*.

## MIDDLETOWN BUILDING AND LOAN ASSOCIATION,

MIDDLETOWN, CONN.

STATEMENT, FEBRUARY 18, 1896.

Incorporated, May 28, 1889.

Commenced Business, June 17, 1889.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$83,950.00
Loans on other securities, . . . . .	8,000.00
Cash on hand (National Bank), . . . . .	909.56
Cash in bank (Savings Bank), . . . . .	2,045.00
Books and supplies, . . . . .	151.00
Installments due and unpaid, . . . . .	137.00
Total, . . . . .	<u>\$95,192.56</u>

## LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$77,952.00
Due shareholders, due installments paid in advance, . . . . .	198.00
Due shareholders, earnings credited, . . . . .	17,041.92
Balance profit and loss, . . . . .	.64
Total, . . . . .	<u>\$95,192.56</u>

## REPORT FOR THE YEAR ENDING FEBRUARY 18, 1896.

## RECEIPTS (from all sources).

Cash on hand February 19, 1895, . . . . .	\$5,528.59
Subscription on shares, . . . . .	18,168.00
Mortgages redeemed (in whole or in part), . . . . .	4,800.00
Other loans redeemed, . . . . .	2,150.00
Premiums received, . . . . .	365.50
Interest received, . . . . .	5,187.53
Fines received, . . . . .	100.80
Management fund, . . . . .	599.45
Withdrawn from savings banks, . . . . .	5,400.00
Total, . . . . .	<u>\$42,299.87</u>

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$28,250.00
Loaned on other securities, . . . . .	4,200.00
Paid on withdrawals, dues, . . . . .	7,041.00
Paid on withdrawals, dividends, . . . . .	1,411.09
Salaries, . . . . .	310.00
Advertising and printing, . . . . .	20.50
Rent, . . . . .	21.50

# MIDDLETOWN BUILDING AND LOAN ASSOCIATION.— CONTINUED.

## DISBURSEMENTS. — CONTINUED.

Interest temporary loans, . . . . .	\$83.67
Postage, . . . . .	9.50
Recording, . . . . .	20.05
Safe deposit vault in bank, . . . . .	15.00
Attorney, . . . . .	9.00
Sundries, . . . . .	4.00
Balance First National Bank, . . . . .	954.56
Total, . . . . .	<u>\$42,299.87</u>

## EARNINGS ACCOUNT.

## DR.

Interest, . . . . .	\$5,187.53
Premium, . . . . .	365.50
Fines, . . . . .	100.80
Management fund, . . . . .	599.45
Profit on withdrawals, . . . . .	80.65
Total, . . . . .	<u>\$6,333.93</u>

## CR.

Dividends on stock, . . . . .	\$5,873.66
Interest on borrowed money, . . . . .	33.67
Salaries, . . . . .	310.00
Advertising and printing, . . . . .	20.50
Rent, . . . . .	21.50
Postage, . . . . .	9.50
Recording, . . . . .	20.05
Safe deposit box in bank, . . . . .	15.00
Attorney, . . . . .	9.00
Sundries, . . . . .	4.00
Partial payment on outfit at organization, . . . . .	16.41
Balance profit and loss, . . . . .	.64
Total, . . . . .	<u>\$6,333.93</u>

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured, \$200.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? \$1.
- 4 How many shares have been issued by your association from date of organization to and including Feb. 18, 1896? 2,150. In how many series? 13. How often? Semi-annually (except March, 1894).

MIDDLETOWN BUILDING AND LOAN ASSOCIATION.—  
CONTINUED.

- 5 How many shares were in force Feb. 19, 1895 ? 1,457. How many were issued during the year ? 170. How many were withdrawn during the year ? 142. How many in force at the close of business, Feb. 18, 1896 ? 1,489.
- 6 How many shares were pledged or borrowed on Feb. 18, 1896 ? 630.
- 7 How many borrowing members have you ? 93. Give total number of shares now held by them. 630.
8. How many non-borrowing members have you ? 164. Give total number of shares now held by them. 859.
- 9 What is the full payment of borrowing member per share per year without premium ? \$24.40.
- 10 Is your admission or membership fee per share or per member ? We have none. How much ? —
- 11 Total admission fees received by the association during year. —.
- 12 Total amount of admission fees paid by new members during year. \$—. To the association. \$—. To the agents. \$—.
- 13 Do you make loans to other than members ? No.
- 14 Do you make loans on securities other than first mortgage ? Yes.
- 15 If yes, on what and by what authority ? Our own stock; our charter.
- 16 On what percentage of valuation do you limit loans ? Have no formal rule. How appraised ? Committee of three directors.
- 17 In what places have you money loaned ? Middletown, Cromwell, Portland, Westbrook, Clinton.
18. How long must a shareholder make payments before he is entitled to borrow ? One month.
- 19 State number of loans to members. 93. State total amount loaned on first mortgage, \$83,950.00. State largest mortgage loan to any one person. \$4,800.
- 20 State number of loans in force on other securities. 24. Total amount of such loans. \$8,000.
- 21 What premium plan do you follow ? Member bids, multiple of 5c. per share per month on shares necessary to cover loan.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Highest, 40c.; lowest, 5c.; average, 7c.
- 23 Have you an expense fund ? Yes, called Management Fund. Of what does it consist ? Quarterly payment, 10c. per share. Give total amount of expense fund received during year. \$599.45. Give balance on hand of expense fund this date. Carried to profit and loss and divided as profits.
- 24 State salaries, in detail, paid to all connected with the association. Secretary, \$250; Treasurer, \$60.
- 25 Are officers under bond ? Yes, Secretary and Treasurer. In what amount ? \$2,000 each.
- 26 State total operating expenses for the year. \$409.55.
- 27 How are agents paid ? Have none.
- 28 Give number of agents representing your association. Have none.
- 29 Can payments on stock be withdrawn before maturity of stock ? Yes, at any time. What per cent. ? 100. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue ? No. Give particulars briefly. —.



30	Can dividends credited to stock be withdrawn before maturity of stock?			
	Yes.	What per cent.?	If during	1st or 2d year of series, no dividend.
			" 3d	" " 50 per cent.
			" 4th	" " 75 "
			" 5th	" " 87½ "
			" 6th	" " all earnings.

Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Do. Give particulars briefly, ———.

31 How many foreclosures did you have in 1895? We *never* had any.

## REMARKS.

In "Disbursements," balance in First National Bank is,	.	.	\$954.56
In "Assets," " " "	.	.	909.56
Difference,	.	.	\$45.00

Forty-five dollars is interest for six months on our deposits in savings banks. We omitted, in our February meeting, to pass the vote necessary to withdraw the money, but it will be passed at the next meeting. The sum (\$45) belongs in the earnings of the past half year, and is credited to interest and distributed on profits.

The composition of our association is such that the president is in no way brought into acquaintance with the books or the clerical work and cannot know about the condition of its accounts without the expenditure of a great deal of time. It seemed to us that you would much prefer to have attached to this report the oath of the secretary, who keeps all the accounts from which it is made up, and whose the errors or misstatements must be, if there are any, and to relieve the president from making oath to a statement of which he has only the most general knowledge. The secretary and treasurer are under bonds to the association, and have entirely in their hands the books and accounts. Accordingly, the secretary makes oath instead of the president, as called for by your blank.

OFFICERS.—Eddie S. Davis, President; George A. Craig, Secretary; Fred E. Gibbons, Treasurer; M. Eugene Culver, Attorney.

STATE OF CONNECTICUT, }  
MIDDLESEX COUNTY, } ss.

We, George A. Craig, Secretary, and Fred E. Gibbons, Treasurer, of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

GEORGE A. CRAIG, *Secretary.*

FRED. E. GIBBONS, *Treasurer.*

Subscribed and sworn to before me, this fifth day of March, 1896.

EDW'D G. CAMP,  
*Notary Public.*

## NEW HAVEN BUILDING &amp; LOAN ASSOCIATION.

NEW HAVEN, CONN.

STATEMENT, DECEMBER 31, 1895.

Organized, October 23, 1890. Commenced Business, October 23, 1890.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$34,700.00
Loans on other securities, . . . . .	1,160.00
Cash in bank, . . . . .	176.61
Installments due and unpaid, . . . . .	18.00
Permanent expense, . . . . .	110.00
Expense, . . . . .	55.60
Total, . . . . .	<u>\$36,220.21</u>

## LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$31,922.00
Due shareholders, due installments paid in advance, . . . . .	54.00
Due shareholders, earnings credited, . . . . .	2,856.06
Due shareholders, earnings not credited, see below, . . . . .	371.63
Borrowed money, . . . . .	750.00
Surplus, . . . . .	50.00
Forfeited shares, . . . . .	216.52
Undivided profits, . . . . .	\$6.17
Admission fees, . . . . .	35.50
Interest, . . . . .	285.72
Premium, . . . . .	33.78
Fines, . . . . .	1.08
Withdrawal fees, . . . . .	7.80
Profit on withdrawals, . . . . .	1.58 —
Total, . . . . .	<u>\$371.63</u>
Total, . . . . .	<u>\$36,220.21</u>

## REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Cash on hand January 1, 1895, . . . . .	\$1,103.33
Subscription on shares, . . . . .	10,757.00
Mortgages redeemed (in whole or in part), . . . . .	4,000.00
Other loans redeemed, . . . . .	1,630.00
Premiums received, . . . . .	179.14
Interest received, . . . . .	1,662.06
Fines received, . . . . .	15.27
Admission and transfer fees, . . . . .	\$62.00
Insurance, . . . . .	12.00
Borrowed, . . . . .	1,825.00 —
Total, . . . . .	<u>1,899.00</u>
Total, . . . . .	<u>\$21,245.80</u>

## NEW HAVEN BUILDING AND LOAN ASSOCIATION.

— CONTINUED.

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$10,300.00
Loaned on other securities, . . . . .	2,425.00
Paid on withdrawals, dues, . . . . .	6,448.98
Paid on withdrawals, dividends, . . . . .	553.18
Salaries, . . . . .	186.00
Advertising and printing, etc., . . . . .	38.05
Rent, . . . . .	21.67
Cash in bank, . . . . .	176.61
Borrowed money paid, . . . . .	1,075.00
Interest, . . . . .	8.81
Insurance, . . . . .	12.00
Admission refunded, . . . . .	.50
Total, . . . . .	<u>\$21,245.80</u>

## EARNINGS ACCOUNT.

## DR.

Interest, . . . . .	\$1,662.26
Premium, . . . . .	179.14
Fines, . . . . .	19.02
Transfer and withdrawal fees, . . . . .	18.20
Pass books and initiation, . . . . .	61.00
Profit on withdrawals, . . . . .	9.03
Balance profits, January 1, 1895, . . . . .	\$278.36
Less expense paid, . . . . .	50.88 — 227.98
Total, . . . . .	<u>\$2,176.63</u>

## CR.

Dividends on stock, . . . . .	\$1,532.47
Interest on borrowed money, . . . . .	8.81
Salaries, . . . . .	186.00
Rent, . . . . .	21.67
Printing, stationery, postage, etc., . . . . .	28.05
Safe deposit box, . . . . .	10.00
Permanent expense, . . . . .	40.00
Guarantee fund, . . . . .	33.60
Undivided profits, . . . . .	6.17
Balance profits, January 1, 1896, . . . . .	\$365.46
Less expense paid, . . . . .	55.60 — 309.86
Total, . . . . .	<u>\$2,176.63</u>

## NEW HAVEN BUILDING AND LOAN ASSOCIATION.

— CONTINUED.

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$200.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? \$1.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 1,835. In how many series? 11. How often? Semi-annual.
- 5 How many shares were in force January 1, 1895? 848. How many were issued during the year? 274. How many were withdrawn during the year? 179. How many in force at the close of business, December 31, 1895? 943.
- 6 How many shares were pledged or borrowed on December 31, 1895? 139.
- 7 How many borrowing members have you? 16. Give total number of shares now held by them. 180.
- 8 How many non-borrowing members have you? 107. Give total number of shares now held by them. 763.
- 9 What is the full payment of borrowing member per share per year without premium? \$22.
- 10 Is your admission or membership fee per share or per member? Per share. How much? 25 cents.
- 11 Total admission fees received by the association during year.
- 12 Total amount of admission fees paid by new members during the year. \$62. To the association. \$62. To the agents. Nothing.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Yes.
- 15 If yes, on what and by what authority? On members' shares.
- 16 On what percentage of valuation do you limit loans? 75 per cent. How appraised? By committee.
- 17 In what places have you money loaned? New Haven, Bridgeport, and Waterbury.
- 18 How long must a shareholder make payments before he is entitled to borrow? No time limit.
- 19 State number of loans to members. 22. State total amount loaned on first mortgage. \$43,250. State largest mortgage loan to any one person. \$5,000.
- 20 State number of loans in force on other securities. 11. Total amount of such loans. \$1,160.
- 21 What premium plan do you follow? Premium bid. At least  $\frac{1}{4}$  of 1 per cent. per annum, payable monthly.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes.  $\frac{1}{4}$  of 1 per cent. Extreme, 1 per cent.
- 23 Have you an expense fund? No. Of what does it consist? — Give total amount of expense fund received during the year. None. Give balance on hand of expense fund this date. None.
- 24 State salaries, in detail, paid to all connected with the association. Financial Secretary, \$150; Recording Secretary, \$36.



NEW HAVEN BUILDING AND LOAN ASSOCIATION.—  
CONTINUED.

- 25 Are officers under bond? Financial Secretary and Treasurer. In what amount? \$1,000 each.
- 26 State total operating expenses for the year. \$245.72.
- 27 How are agents paid? By admission fee.
- 28 Give number of agents representing your association. One (just appointed).
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent? — Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Yes. Give particulars briefly. Withdrawal fee, 10 cents per share. If withdrawn during first year, does not participate in profits. Second year, one-half of profits. Third year, 80 per cent. After that, in full.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Only by withdrawal of stock. What per cent? — Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? — Give particulars briefly.
- 31 How many foreclosures did you have in 1895? None.

OFFICERS AND DIRECTORS.— F. L. Trowbridge, President; John I. Jacobus, Secretary; J. E. Fairchild, Treasurer; Harry W. Asher, Attorney. Geo. D. Lambert, P. J. Cronan, Julius Lederer, J. J. Newman, John I. Houlihan, James Johnstone, J. Edmund St. Jaques, Leo H. Herz, Geo. Rathgeber.

STATE OF CONNECTICUT, }  
NEW HAVEN COUNTY, } ss.

We, F. L. Trowbridge and J. E. Fairchild, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

F. L. TROWBRIDGE, *President.*

J. E. FAIRCHILD, *Treasurer.*

Subscribed and sworn to before me, this eleventh day of January, 1896.

FRED. B. BUNNELL,

[SEAL.]

*Notary Public.*

# NEW HAVEN CO-OPERATIVE SAVINGS FUND AND LOAN ASSOCIATION,

NEW HAVEN, CONN.

STATEMENT, DECEMBER 31, 1895.

Commenced Business, July 18, 1881.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$40,600.00
Loans on other securities, . . . . .	1,830.00
Cash in bank, . . . . .	3,752.74
Total, . . . . .	<u>\$46,182.74</u>

## LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$40,768.00
Due shareholders, earnings credited, . . . . .	4,012.53
Due shareholders, earnings not credited, . . . . .	1,379.31
Surplus, . . . . .	22.90
Total, . . . . .	<u>\$46,182.74</u>

## REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Cash on hand January 1, 1895, . . . . .	\$5,456.40
Subscription on shares, . . . . .	12,691.00
Mortgages redeemed (in whole or in part), . . . . .	4,500.00
Other loans redeemed, . . . . .	2,985.00
Premiums received, . . . . .	13.97
Interest received, . . . . .	1,770.77
Total, . . . . .	<u>\$27,417.14</u>

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$6,300.00
Loaned on other securities, . . . . .	1,185.00
Paid on withdrawals, dues, . . . . .	14,133.00
Paid on withdrawals, dividends, . . . . .	1,437.77
Salaries. (Our year ends March 1st, and no salary is paid until that time).	
Cash in bank (Yale National Bank), . . . . .	<u>3,752.74</u>

Total. (Cannot balance this, because the expenses paid March 1, 1895, do not belong to this year.)

# NEW HAVEN CO-OPERATIVE SAVINGS FUND AND LOAN ASSOCIATION.—CONTINUED.

## EARNINGS ACCOUNT.

### DR.

Interest,	.	.	.	.	.	.	.	\$1,770.77
Premium,	.	.	.	.	.	.	.	13.97
Total,	.	.	.	.	.	.	.	<u>\$1,784.74</u>

### CR.

Dividends on stock. (The dividend will be declared March 1, 1896.)

Interest on borrowed money. (No borrowed money.)

Expenses in detail. (Expenses paid March 1, 1896.)

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$200.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? \$1.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 6,823. In how many series? 16. How often? Yearly, with one exception.
- 5 How many shares were in force January 1, 1895? 1,081. How many were issued during the year? 389. How many were withdrawn during the year? 426. How many in force at the close of business, December 31, 1895? 1,044.
- 6 How many shares were pledged or borrowed on December 31, 1895? 217.
- 7 How many borrowing members have you? 34. Give total number of shares now held by them. 243.
- 8 How many non-borrowing members have you? 124. Give total number of shares now held by them. 801.
- 9 What is the full payment of borrowing member per share per year without premium? \$24.
- 10 Is your admission or membership fee per share or per member? No fee. How much? Nothing.
- 11 Total admission fees received by the association during year. None.
- 12 Total amount of admission fees paid by new members during year. None. To the association. None. To the agents. None.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? No.
- 15 If yes, on what and by what authority?
- 16 On what percentage of valuation do you limit loans? 60 per cent. How appraised? Com. of directors.
- 17 In what places have you money loaned? New Haven and Orange.
- 18 How long must a shareholder make payments before he is entitled to borrow? No limit.

# NEW HAVEN CO-OPERATIVE SAVINGS FUND AND LOAN ASSOCIATION.—CONTINUED.

- 19 State number of loans to members. 34. State total amount loaned on first mortgage. \$40,600. State largest mortgage loan to any one person. \$2,500.
- 20 State number of loans in force on other securities. 16. Total amount of such loans. \$1,830.
- 21 What premium plan do you follow?
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes.
- 23 Have you an expense fund? No. Of what does it consist? —. Give total amount of expense fund received during year. —. Give balance on hand of expense fund this date. —.
- 24 State salaries, in detail, paid to all connected with the association. \$375 to Secretary.
- 25 Are officers under bond? Treasurer. In what amount? \$10,000.
- 26 State total operating expenses for the year. Expenses from March, 1894, to March, 1895, \$481.13.
- 27 How are agents paid? —.
- 28 Give number of agents representing your association. —.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? Whole payment. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? —. Give particulars briefly.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? With the stock. What per cent.? Whole dividend. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? —. Give particulars briefly.
- 31 How many foreclosures did you have in 1893? None.

STATE OF CONNECTICUT, }  
NEW HAVEN COUNTY, } ss.

We, Henry F. Peck and John A. Richardson, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

J. A. RICHARDSON, *Treasurer.*

HENRY F. PECK, *President.*

Subscribed and sworn to before me, this 17th day of January, 1896.

A. C. BUSHNELL, *Notary Public.*



# NEW HAVEN PROGRESSIVE BUILDING AND LOAN ASSOCIATION,

NEW HAVEN, CONN.

STATEMENT, DECEMBER 31, 1895.

Organized, December, 1890. Commenced Business, January, 1891.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$18,050.00
Loans on other securities, . . . . .	600.00
Cash on hand, . . . . .	} 28.51
Cash in bank, . . . . .	
Furniture and fixtures, . . . . .	182.00
Installments due and unpaid, . . . . .	180.00
Interest in arrears, . . . . .	34.21
Premium in arrears, . . . . .	11.52
Fines in arrears, . . . . .	31.54
Total, . . . . .	<u>\$19,117.78</u>

## LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$14,903.00
Due shareholders, due installments paid in advance, . . . . .	47.00
Due shareholders, earnings credited, . . . . .	1,401.16
Due shareholders, earnings not credited, . . . . .	608.41
Borrowed money, . . . . .	1,075.00
Balance to be paid out of loans made, . . . . .	1,000.00
Surplus, . . . . .	3.41
Suspended stock, . . . . .	54.80
Interest on notes, . . . . .	25.00
Total, . . . . .	<u>\$19,117.78</u>

## REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

### RECEIPTS.

Cash on hand January 1, 1896, . . . . .	\$2,208.88
Subscription on shares, . . . . .	6,022.00
Mortgages redeemed (in whole or in part), . . . . .	1,700.00
Other loans redeemed, . . . . .	776.00
Premiums received, . . . . .	303.43
Interest received, . . . . .	854.71
Fines received, . . . . .	39.52
Subscription fees, . . . . .	31.00
Deposit for mortgage, . . . . .	200.00
Borrowed on note, . . . . .	75.00 — 10,001.66
Total, . . . . .	<u>\$12,210.54</u>

## NEW HAVEN PROGRESSIVE BUILDING AND LOAN ASSOCIATION.—CONTINUED.

### DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$5,000.00
Loaned on other securities, . . . . .	880.00
Paid on withdrawals, dues, . . . . .	5,306.00
Paid on withdrawals, dividends, . . . . .	549.71
Salaries, . . . . .	85.00
Advertising and printing, . . . . .	4.90
Rent, . . . . .	39.00
Cash in bank (Merchants National, New Haven), . . . . .	28.51
Interest on notes, . . . . .	56.00
Note paid, . . . . .	50.00
Deposit for mortgage, . . . . .	200.00
Secy. and Treas. supplies, . . . . .	7.22
Meeting at Hartford, . . . . .	4.20
Total, . . . . .	<u>\$12,210.54</u>

### EARNINGS ACCOUNT.

#### DR.

Interest, . . . . .	\$818.88
Premium, . . . . .	289.00
Fines, . . . . .	31.52
Sub. fees, . . . . .	31.00
Other earnings, . . . . .	117.67
Undivided balance, Jan. 1, 1895, . . . . .	9.89
Total, . . . . .	<u>\$1,297.96</u>

#### CR.

Dividends on stock, . . . . .	\$1,083.77
Interest on borrowed money, . . . . .	56.00
Expenses in detail, salary, . . . . .	85.00
Rent, . . . . .	39.00
Permanent ex. acct., . . . . .	15.85
Sundry, . . . . .	14.29
Undivided balance, . . . . .	3.41
Unaccounted for, . . . . .	.64
Total, . . . . .	<u>\$1,297.96</u>

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$200.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? \$1.00.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 1,150. In how many series? About 50. How often? Any month.

## NEW HAVEN PROGRESSIVE BUILDING AND LOAN ASSOCIATION.— CONTINUED.

- 5 How many shares were in force January 1, 1896? 515. How many were issued during the year? 124. How many were withdrawn during the year? 160. How many in force at the close of business, December 31, 1895? 515.
- 6 How many shares were pledged or borrowed on December 31, 1895? 99.
- 7 How many borrowing members have you? 18. Give total number of shares now held by them. 134.
- 8 How many non-borrowing members have you? 46. Give total number of shares now held by them. 381.
- 9 What is the full payment of borrowing member per share per year without premium? \$22.
- 10 Is your admission or membership fee per share or per member? Per share. How much? 25 cents.
- 11 Total admission fees received by the association during year. \$31.00, or for 124 shares.
- 12 Total amount of admission fees paid by new members during year. \$18.25. To the association. \$18.25. To the agents. None.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Yes.
- 15 If yes, on what and by what authority? On our own stock to the extent of 90 per cent. of paid value.
- 16 On what percentage of valuation do you limit loans? 70 per cent. How appraised? By two or three of our own members appointed for the purpose.
- 17 In what places have you money loaned? New Haven County.
- 18 How long must a shareholder make payments before he is entitled to borrow? One or more payments.
- 19 State number of loans, 1st mortgage, to members. 13. State total amount loaned on first mortgage. \$18,050. State largest mortgage loan to any one person. \$3,200.
- 20 State number of loans in force on other securities. 7. Total amount of such loans. \$600.
- 21 What premium plan do you follow? Auction, so many cents per share per month.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Average, 30 $\frac{2}{10}$  cents; extremes, 16 cents and 39 cents.
- 23 Have you an expense fund? No. Of what does it consist? — Give total amount of expense fund received during year. — Give balance on hand of expense fund this date. —.
- 24 State salaries, in detail, paid to all connected with the association. Secretary, \$60; Treasurer, \$25 per year.
- 25 Are officers under bond? Yes and no. In what amount? Treasurer, \$500; by members (new Secretary not bonded at present).
- 26 State total operating expenses for the year. \$138.29; Salary, rent, and sundry.
- 27 How are agents paid? No agents.

NEW HAVEN PROGRESSIVE BUILDING AND LOAN  
ASSOCIATION.—CONTINUED.

- 28 Give number of agents representing your association.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes.  
What per cent.? 100. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Does not vary. Give particulars briefly.
30. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? 50 per cent., 75 per cent., 90 per cent. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time. Give particulars briefly. 1st year, 50 per cent.; 2d to 4th, 75 per cent.; 4th to 7th, 9 per cent.; after 7 years, 100 per cent.
- 31 How many foreclosures did you have in 1893? None.

OFFICERS.—P. E. Whalen, President; Andrew J. Hatch, Secretary; Henry O'Neill, Treasurer; Edward Downer, Attorney.

STATE OF CONNECTICUT, }  
NEW HAVEN COUNTY, } ss. NEW HAVEN, Feb. 27, 1896.

We, P. E. Whalen and Henry O'Neill, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

HENRY O'NEILL, *Treasurer*.

P. E. WHALEN, *President*.

Subscribed and sworn to before me, this Feb. 27, 1896.

MICHAEL T. SNIGG,  
*Commissioner of the Superior Court for New Haven County.*



# NORWALK BUILDING, LOAN, AND INVESTMENT ASSOCIATION,

SOUTH NORWALK, CONN.

STATEMENT, DECEMBER 31, 1895.

Organized, July 16, 1889. Commenced Business, August 20, 1889.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$72,200.00
Loans on other securities, . . . . .	1,600.00
Cash in hands of Secretary, December 31, 1895, . . . . .	1,634.20
Cash in bank, . . . . .	74.87
Furniture and fixtures, . . . . . Nominal.	
Installments due and unpaid, . . . . .	157.50
Interest unpaid, . . . . .	89.00
Premiums unpaid, . . . . .	19.64
Fines unpaid, . . . . .	59.86
Total, . . . . .	<u>\$75,835.07</u>

## LIABILITIES.

Due shareholders, due installments paid (see remarks).	
Due shareholders, earnings credited, . . . . .	\$74,425.55
Balance to be paid out of loans made, . . . . .	700.00
Surplus, . . . . .	709.52
Total, . . . . .	<u>\$75,835.07</u>

## REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Cash on hand January 1, 1895, . . . . .	\$5,717.39
Subscription on shares, . . . . .	19,572.00
Mortgages redeemed (in whole or in part), . . . . .	5,600.00
Other loans redeemed (loan on deposit), . . . . .	2,500.00
Premiums received, . . . . .	367.62
Interest received, . . . . .	3,945.00
Fines received, . . . . .	129.56
Membership fees, . . . . .	60.00
Total, . . . . .	<u>\$37,891.57</u>

# NORWALK BUILDING, LOAN, AND INVESTMENT ASSOCIATION.— CONTINUED.

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$17,500.00
Loaned on other securities (deposits), . . . . .	1,900.00
Paid on withdrawals, . . . . .	16,506.40
Paid on withdrawals, dividends (see remarks).	
Salary (Secretary), . . . . .	250.00
Rent, . . . . .	24.00
Cash in hands of Secretary, December 31, 1895, . . . . .	1,634.20
Cash in bank, . . . . .	74.87
Insurance, . . . . .	2.10
Total, . . . . .	<u>\$37,891.57</u>

## EARNINGS ACCOUNT.

### DR.

Interest, . . . . .	\$4,028.50
Premium, . . . . .	346.06
Fines, . . . . .	165.49
Transfer fees, . . . . .	3.00
Initiation, . . . . .	60.00
Total, . . . . .	<u>\$4,603.05</u>

### CR.

Dividends on stock, . . . . .	\$3,981.42
Rent, . . . . .	24.00
Secretary's salary, . . . . .	250.00
Insurance, . . . . .	2.10
Balance, . . . . .	345.53
Total, . . . . .	<u>\$4,603.05</u>

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 50 cents.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 8,587. In how many series? How often? Third Tuesday of each month when subscribed for.
- 5 How many shares were in force January 1, 1895? 3,273. How many were issued during the year? 909. How many were withdrawn during the year? 748. How many in force at the close of business, December 31, 1895? 3,434.
- 6 How many shares were pledged or borrowed on December 31, 1895? 891.

# NORWALK BUILDING, LOAN, AND INVESTMENT ASSOCIATION.—CONTINUED.

- 7 How many borrowing members have you ? 57. Give total number of shares now held by them. 891.
- 8 How many non-borrowing members have you ? 202. Give total number of shares now held by them. 2,543.
- 9 What is the full payment of borrowing member per share per year without premium ? \$6.00 dues, \$6.00 interest on each \$100.00.
- 10 Is your admission or membership fee per share or per member ? Member. How much ? \$1.00.
- 11 Total admission fees received by the association during year. \$60.00.
- 12 Total amount of admission fees paid by new members during year. \$60.00. To the association. \$60.00. To the agents. Nothing.
- 13 Do you make loans to other than members ? No.
- 14 Do you make loans on securities other than first mortgage ? No, but we loan to members an amount not exceeding their actual deposits with us.
- 15 If yes, on what and by what authority ? On stock or deposits of members only.
- 16 On what percentage of valuation do you limit loans ? 75 per cent. How appraised ? By Finance Committee of three.
- 17 In what places have you money loaned ? Principally Norwalk and South Norwalk; limited to Fairfield County.
- 18 How long must a shareholder make payments before he is entitled to borrow ? Can borrow as soon as he becomes a member.
- 19 State number of loans to members. 57. State total amount loaned on first mortgage. \$72,200. State largest mortgage loan to any one person. \$6,700.
- 20 State number of loans in force on other securities. 9, against deposits. Total amount of such loans. \$1,600, on deposits.
- 21 What premium plan do you follow ? Dayton plan—that is, installment, not gross premium, plan.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Not fixed; lowest,  $\frac{1}{4}$  cent per share per month; highest, 32 cents per share per month; many loans without premiums; average premiums on all loans with and without premium,  $4\frac{1}{2}$  cents.
- 23 Have you an expense fund ? No.
- 24 State salaries, in detail, paid to all connected with the association. Secretary only, \$250 per year.
- 25 Are officers under bond ? Secretary and Treasurer. In what amount ? Secretary, \$2,000; Treasurer, \$5,000.
- 26 State total operating expenses for the year. \$276.10.
- 27 How are agents paid ? No agents.
- 28 Give number of agents representing your association. None.
- 29 Can payments on stock be withdrawn before maturity of stock ? At any time. What per cent. ? No discount. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue ? — Give particulars briefly. All credits on pass-book, including dividends, are paid on withdrawal.

## NORWALK BUILDING, LOAN, AND INVESTMENT ASSOCIATION.— CONTINUED.

- 30 Can dividends credited to stock be withdrawn before maturity of stock ?  
Yes, withdrawn with deposits. What per cent.? — Does such per cent. vary according to amount paid on stock or according to length of time since date of issue ? — Give particulars briefly. —
- 31 How many foreclosures did you have in 1895 ? None, nor at any other time.

REMARKS.— Books do not show credits to shareholders for installments paid, except in combination with earnings.

Books do not show dues paid and withdrawn, except in combination with earnings also withdrawn.

OFFICERS AND DIRECTORS.— Nelson Taylor, President; Richard H. Golden, Secretary; Matthew Corbett, Treasurer; John H. Light, Attorney. George C. Stillson, Henry H. Hoffman, Robert A. McDonald, Miner D. Randall, Andrew J. Hutchinson, Christian Swartz, William S. Knapp, Elbert A. Woodward, William S. Wilcox.

STATE OF CONNECTICUT, }  
FAIRFIELD COUNTY, } ss. SOUTH NORWALK, CONN., Jan. 10, 1896.

We, Nelson Taylor and Matthew Corbett, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true, to the best of our knowledge and belief.

NELSON TAYLOR, *President.*

MATTHEW CORBETT, *Treasurer.*

Subscribed and sworn to before me, this 10th day of January, 1896.

WILLIAM S. WILCOX,  
*Notary Public.*



THE ROCKVILLE BUILDING AND LOAN ASSOCIATION,  
 ROCKVILLE, CONN.

STATEMENT, DECEMBER 31, 1895.

Organized January 1, 1890. Commenced Business, January 1, 1890.

ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$101,500.00
Loans on other securities, . . . . .	4,325.00
Note, . . . . .	200.00
Cash in bank, . . . . .	3,860.11
Inventory, . . . . .	237.44
Installments due and unpaid, . . . . .	129.00
Unpaid interest, . . . . .	18.83
Unpaid fines, . . . . .	1.16
January fines, . . . . .	2.94
Total, . . . . .	\$110,274.48

LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$94,992.00
Due shareholders, due installments paid in advance, . . . . .	32.00
Earnings, . . . . .	15,250.48
Total, . . . . .	\$110,274.48

REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

RECEIPTS.

Cash on hand January 1, 1896, . . . . .	\$17,037.66
Advance, . . . . .	32.00
Subscription on shares, . . . . .	26,639.00
Mortgages redeemed (in whole or in part), . . . . .	10,200.00
Share loans redeemed, . . . . .	1,880.00
Withdrawals, . . . . .	14.63
Interest received, . . . . .	5,764.54
Withdrawals, . . . . .	15.70
Fines received, . . . . .	48.66
Books, . . . . .	22.00
Total, . . . . .	\$61,654.19

DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$39,000.00
Loaned on other securities, . . . . .	1,350.00
Paid on withdrawals, dues, . . . . .	15,268.00

# THE ROCKVILLE BUILDING AND LOAN ASSOCIATION.— CONTINUED.

## DISBURSEMENTS. — CONTINUED.

Paid on withdrawals, dividends, . . . . .	\$1,930.35
Salaries, . . . . .	50.00
Printing, . . . . .	12.97
Rent, . . . . .	50.00
Cash in Rockville National Bank, . . . . .	3,860.11
Receipt book, . . . . .	.25
Secretary of State, . . . . .	1.00
Four hundred and ninety-seven pass-books, . . . . .	94.51
Five hundred copies by-laws, . . . . .	14.55
One thousand envelopes, . . . . .	2.70
Notes (share loan) printing, . . . . .	2.00
Seal, . . . . .	2.75
Deposit box, . . . . .	15.00
Total, . . . . .	<u>\$61,654.19</u>

## EARNINGS ACCOUNT.

### DR.

Interest, . . . . .	\$5,790.75
Fines, . . . . .	55.54
Pass-books, . . . . .	22.00
January fines, . . . . .	2.94
Total, . . . . .	<u>\$5,871.23</u>

### CR.

Dividends on stock, . . . . .	\$1,930.35
Inventory January 1, 1895, . . . . .	\$156.43
Ex., see disbursements, . . . . .	245.73
	<u>\$402.16</u>
Less inventory, . . . . .	237.44
Net expense, . . . . .	164.72
Balance, . . . . .	3,776.16
Total, . . . . .	<u>\$5,871.23</u>

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$200.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? \$1.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 3,137. In how many series? Six. How often? Yearly.

THE ROCKVILLE BUILDING AND LOAN ASSOCIATION.—  
CONTINUED.

- 5 How many shares were in force January 1, 1895? 1,795. How many were issued during the year? 626. How many were withdrawn during the year? 326. How many in force at the close of business December 31, 1895? 2,095.
- 6 How many shares were pledged or borrowed on December 31, 1895? 529 $\frac{1}{2}$ .
- 7 How many borrowing members have you? 89. Give total number of shares now held by them, 657.
- 8 How many non-borrowing members have you? 239. Give total number of shares now held by them. 1,438.
- 9 What is the full payment of borrowing member per share per year without premium? \$12 dues; \$12 interest.
- 10 Is your admission or membership fee per share or per member? Have none. How much? —.
- 11 Total admission fees received by the association during year. —.
- 12 Total amount of admission fees paid by new members during year. \$——. To the association. \$——. To the agents. \$——.
- 13 Do you make loans to other than members? Have made one on note.
- 14 Do you make loans on securities other than first mortgage? See above. We also loan on shares.
- 15 If yes, on what and by what authority? See section 3 of charter.
- 16 On what percentage of valuation do you limit loans? 75 per cent. How appraised? By committee of three directors, appointed by president; different com. on each loan.
- 17 In what places have you money loaned? Towns of Vernon and Ellington, \$98,700; Tolland, \$200; East Hartford, \$1,400; Niantic, \$1,200.
- 18 How long must a shareholder make payments before he is entitled to borrow? One payment.
- 19 State number of loans to members. 55, 1st mortgage. State total amount loaned on first mortgage. \$101,500. State largest mortgage loan to any one person. \$9,000.
- 20 State number of loans in force on other securities. 28 share loans. Total amount of such loans. \$4,525.
- 21 What premium plan do you follow? Have never received any premium.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. —.
- 23 Have you an expense fund? No. Of what does it consist? —. Give total amount of expense fund received during year. —. Give balance on hand of expense fund this date. —.
- 24 State salaries, in detail, paid to all connected with the association. \$50 per year to Secretary.
- 25 Are officers under bond? Treasurer and Secretary. In what amount? Treasurer, \$2,000; Secretary, \$1,500.
- 26 State total operating expenses for the year. \$164.72.

THE ROCKVILLE BUILDING AND LOAN ASSOCIATION.—  
CONTINUED.

- 27 How are agents paid ? Have none.  
 28 Give number of agents representing your association, ———.  
 29 Can payments on stock be withdrawn before maturity of stock ? Yes.  
     What per cent. ? 100 per cent. Does such per cent. vary according to  
     amount paid on stock or according to length of time since date of issue ?  
     Give particulars briefly.  
 30. Can dividends credited to stock be withdrawn before maturity of stock ?  
     Yes. What per cent. ? Does such per cent. vary according to amount  
     paid on stock or according to length of time since date of issue ? Give  
     particulars briefly. Withdrawing members leave one-half of last six  
     months' interest declared.  
 31 How many foreclosures did you have in 1893 ? None.

OFFICERS AND DIRECTORS.—A. Park Hammond, President; John P. Cameron, Secretary; C. E. Harwood, Treasurer; Francis B. Skinner, Attorney. C. E. Harris, William H. Prescott, F. Keeney, Frank Rau, G. N. Brigham, William Maxwell, F. T. Maxwell, W. Rogers, O. Penovsky, W. Austin, E. L. Heath, B. F. Mellor.

STATE OF CONNECTICUT, } ss. ROCKVILLE.  
 TOLLAND COUNTY, }

We, A. Park Hammond and C. E. Harwood, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

C. E. HARWOOD, *Treasurer.*      A. PARK HAMMOND, *President.*

Subscribed and sworn to before me, this 5th day of February, 1896.

FRANCIS B. SKINNER,  
*Notary Public.*



## THE SHELTON LOAN AND SAVINGS INSTITUTION.

SHELTON, CONN.

STATEMENT, DECEMBER 31, 1895.

Organized, May, 1889. Commenced Business, June, 1889.

## ASSETS.

Loans on mortgage (face value),	.	.	.	.	.	\$11,000.00
Loans on other securities,	.	.	.	.	.	250.00
Real estate,*	.	.	.	.	.	2,000.00
Cash on hand,	.	.	.	.	.	490.66
Cash in bank,	.	.	.	.	.	2.45
Installments due and unpaid,	.	.	.	.	.	107.00
Interest due and unpaid,	.	.	.	.	.	178.26
Total,	.	.	.	.	.	\$14,028.37

## LIABILITIES.

Due shareholders, due installments paid	.	.	.	.	\$10,810.00
Due shareholders, earnings not credited,	.	.	.	.	3,218.37
Total,	.	.	.	.	\$14,028.37

## REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Cash on hand January 1, 1895,	.	.	.	.	.	\$351.07
Subscription on shares,	.	.	.	.	.	1,966.00
Premiums received,	.	.	.	.	.	99.70
Interest received,	.	.	.	.	.	624.46
Rent,	.	.	.	.	.	135.00
Total,	.	.	.	.	.	\$3,176.23

## DISBURSEMENTS.

Loaned on mortgages,	.	.	.	.	.	\$2,300.00
Paid on withdrawals, dues,	.	.	.	.	.	98.00
Paid on withdrawals, dividends,	.	.	.	.	.	12.25
Salaries,	.	.	.	.	.	50.00
Advertising and printing,	.	.	.	.	.	4.00
Cash on hand,	.	.	.	.	.	490.66
Postage,	.	.	.	.	.	.72
On house,	.	.	.	.	.	77.00
Interest,	.	.	.	.	.	142.60
Secretary of State,	.	.	.	.	.	1.00
Total,	.	.	.	.	.	\$3,176.23

\* Since sold.

THE SHELTON LOAN AND SAVINGS INSTITUTION.—  
CONTINUED.

## EARNINGS ACCOUNT.

## DR.

Interest,										\$624.46
Premium,										99.70
Rent,										135.00
Interest due and unpaid,										104.84
Total,										\$964.00

## CR.

Interest on borrowed money,										\$142.60
Printing,								\$4.00		
Postage,								.72		
On house,								77.00		
Secretary of State,								1 00 —		82.72
Salary,										50.00
Participation exp.,										55.70
Total,										\$331.02

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? None matured.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? One dollar.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 560. In how many series? 4. How often? 1889, 1890, 1891-1893.
- 5 How many shares were in force January 1, 1895? 168. How many were issued during the year? None. How many were withdrawn during the year? 2. How many in force at the close of business, December 31, 1895? 166.
- 6 How many shares were pledged or borrowed on December 31, 1895? 5 shares.
- 7 How many borrowing members have you? Seven. Give total number of shares now held by them. 60.
- 8 How many non-borrowing members have you? 19. Give total number of shares now held by them. 106.
- 9 What is the full payment of borrowing member per share per year without premium? Two (2) dollars per share monthly.
- 10 Is your admission or membership fee per share or per member? 50 cents per member.

THE SHELTON LOAN AND SAVINGS INSTITUTION.—  
CONTINUED.

- 11 Total admission fees received by the association during year. 0.
- 12 Total amount of admission fees paid by new members during year. \$0.  
To the association. \$0. To the agents. \$0.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? No.
- 15 If yes, on what, and by what authority?
- 16 On what percentage of valuation do you limit loans? 85 per cent. How appraised? By two directors.
- 17 In what places have you money loaned? In Shelton.
- 18 How long must a shareholder make payments before he is entitled to borrow? No length of time.
- 19 State number of loans to members. Seven. State total amount loaned on first mortgage. \$11,000. State largest mortgage loan to any one person. \$3,600.
- 20 State number of loans in force on other securities. One, \$250. Total amount of such loans. \$250,
- 21 What premium plan do you follow? Not less than 10 per cent.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes.
- 23 Have you an expense fund? Of what does it consist? Give total amount of expense fund received during year. Give balance on hand of expense fund this date.
- 24 State salaries, in detail, paid to all connected with the association. \$50 to the Secretary.
- 25 Are officers under bond? In what amount?
- 26 State total operating expenses for the year. \$55.72, and participation expense, \$55.70.
- 27 How are agents paid? None.
- 28 Give number of agents representing your association. None.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? 6 per cent. less six months. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Both. Give particulars briefly.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? No.\* What per cent.? Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Give particulars briefly.
- 31 How many foreclosures did you have in 1893? 0.

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\* Unless amount is drawn.

THE SHELTON LOAN AND SAVINGS INSTITUTION.—  
CONTINUED.

STATE OF CONNECTICUT, }  
FAIRFIELD COUNTY, } ss.

We, George W. Beardsley, Vice-President, and T. H. Newcomb, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

GEO. W. BEARDSLEY, *V.-President.*

T. H. NEWCOMB, *Treasurer.*

Subscribed and sworn to before me this 7th day of March, 1896.

GIDEON TOMLINSON,  
*Clerk Probate Court District of Huntington.*



# STAMFORD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION,

STAMFORD, CONN.

STATEMENT, DECEMBER 31, 1895.

Organized, June 5, 1893. Commenced Business, September 7, 1893.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$4,800.00
Loans on other securities, . . . . .	600.00
Cash on hand, . . . . .	5.00
Cash in bank, . . . . .	313.19
Furniture and fixtures, . . . . .	152.00
Installments due and unpaid, . . . . .	75.75
Reserve fund, . . . . .	17.07
Interest and fines, due and unpaid, . . . . .	8.22
Total, . . . . .	<u>\$5,971.23</u>

## LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$5,514.25
Due shareholders, due installments paid in advance, . . . . .	197.25
Due shareholders, earnings credited, . . . . .	143.17
Surplus, . . . . .	116.56
Total, . . . . .	<u>\$5,971.23</u>

## REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Cash on hand January 1, 1895, . . . . .	\$366.12
Subscription on shares, . . . . .	4,250.00
Mortgages redeemed (in whole or in part), . . . . .	700.00
Other loans redeemed, . . . . .	100.00
Interest received, . . . . .	126.76
Fines received, . . . . .	89.78
Membership fees received, . . . . .	50.00
Redemption fees received, . . . . .	10.00
Total, . . . . .	<u>\$5,692.66</u>

## STAMFORD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.— CONTINUED.

### DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$3,300.00
Loaned on other securities, . . . . .	550.00
Paid on withdrawals, dues, . . . . .	1,397.77
Paid on withdrawals, dividends, . . . . .	7.41
Advertising and printing, . . . . .	22.22
Rent, . . . . .	62.50
Cash on hand, . . . . .	5.00
Cash in bank (Stamford National), . . . . .	330.26
Bond of secretary and treasurer, . . . . .	10.00
Rent of safe deposit box, . . . . .	7.50
Total, . . . . .	<u>\$5,692.66</u>

### EARNINGS ACCOUNT.

#### DR.

Interest, . . . . .	\$126.76
Fines, . . . . .	89.78
Pass-books and initiation, . . . . .	50.00
Redemption fee, . . . . .	10.00
Total, . . . . .	<u>\$276.54</u>

#### CR.

Dividends on stock, . . . . .	\$143.17
Rent, . . . . .	62.50
Advertising and printing, . . . . .	22.22
Bond of secretary and treasurer, . . . . .	10.00
Rent of safe deposit box, . . . . .	7.50
Undivided profits, . . . . .	31.15
Total, . . . . .	<u>\$276.54</u>

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? Two hundred and fifty dollars (\$250.00).
- 3 Are your installment payments weekly or monthly? Weekly. What amount per share? 25 cents.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 547. In how many series? — How often? —
- 5 How many shares were in force January 1, 1895? 239. How many were issued during the year? 251. How many were withdrawn during the year? 127. How many in force at the close of business, December 31, 1895? 363.

## STAMFORD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.— CONTINUED.

- 6 How many shares were pledged or borrowed on December 31, 1895 ? 50.
- 7 How many borrowing members have you ? 11. Give total number of shares now held by them. 54.
- 8 How many non-borrowing members have you ? 70. Give total number of shares now held by them. 309.
- 9 What is the full payment of borrowing member per share per year without premium ? \$25.50.
- 10 Is your admission or membership fee per share or per member ? Per member. How much ? \$1.00.
- 11 Total admission fees received by the association during the year. 50.
- 12 Total amount of admission fees paid by new members during year. \$50.  
To the association. \$50. To the agents. None.
- 13 Do you make loans to other than members ? No.
- 14 Do you make loans on securities other than first mortgage ? No.
- 15 If yes, on what and by what authority ?
- 16 On what percentage of valuation do you limit loans ? 75 per cent. How appraised ? By two directors appointed by the president.
- 17 In what places have you money loaned ? Stamford, Darien, and Greenwich, Conn.
- 18 How long must a shareholder make payments before he is entitled to borrow ? Immediately, if security is all right.
- 19 State number of loans to members. 11. State total amount loaned on first mortgage. \$4,800.00. State largest mortgage loan to any one person. \$1,500.00.
- 20 State number of loans in force on other securities. 9. Total amount of such loans. \$600.00.
- 21 What premium plan do you follow ? Auction plan.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. No premium paid as yet.
- 23 Have you an expense fund ? No. Give total amount of expense fund received during year. None. Give balance on hand of expense fund this date. None.
- 24 State salaries, in detail, paid to all connected with the association. None.
- 25 Are officers under bond ? Yes. In what amount ? Secretary and Treasurer, \$500.00 each.
- 26 State total operating expenses for the year. \$102.22.
- 27 How are agents paid ? No agents.
- 28 Give number of agents representing your association. None.
- 29 Can payments on stock be withdrawn before maturity of stock ? Yes.  
What per cent. ? 100 per cent. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue ? Yes. Give particulars briefly. Dues are withdrawn in full ; 80 per cent. of dividends are paid if withdrawn within two years, 85 per cent. in 4 years, 90 per cent. in 6 years, and 100 per cent. after 6 years.

STAMFORD CO-OPERATIVE BUILDING AND LOAN  
ASSOCIATION.— CONTINUED.

- 30 Can dividends credited to stock be withdrawn before maturity of stock ?  
Yes. What per cent. ? —. Does such per cent. vary according to  
amount paid on stock or according to length of time since date of issue ?  
Yes. Give particulars briefly. Dues are withdrawn in full; 80 per cent.  
of dividends are paid if withdrawn within two years, 85 per cent. in 4  
years, 90 per cent. in 6 years, and 100 per cent. after 6 years.
- 31 How many foreclosures did you have in 1893-4-5 ? None.

OFFICERS.—Elisha Mix, Jr., President; R. A. Reynolds, Secretary; H. S.  
McConkey, Treasurer; Robert A. Fosdick, Attorney.

STATE OF CONNECTICUT, }  
FAIRFIELD COUNTY, } ss.

We, Elisha Mix, Jr., and Harry S. McConkey, President and Treasurer of  
the aforesaid Building and Loan Association, do solemnly swear that the forego-  
ing statement is true to the best of our knowledge and belief.

ELISHA MIX, JR., *President.*

HARRY S. McCONKEY, *Treasurer.*

Subscribed and sworn to before me, this twenty-third day of January, 1896.

E. W. RIKER,  
*Notary Public.*



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# BUILDING AND LOAN ASSOCIATIONS

CHARTERED BY OTHER STATES

But doing business in this State.

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# ANGLO-AMERICAN SAVINGS AND LOAN ASSOCIATION, NEW YORK.

STATEMENT, DECEMBER 31, 1895.

Organized, November, 1890. Commenced Business, January, 1891.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$821,036.75
Loans on other securities, . . . . .	24,129.00
Real estate (foreclosure), . . . . .	99,620.44
Cash on hand, }	
Cash in bank, }	55,863.76
Furniture and fixtures, . . . . .	3,316.54
Installments due and unpaid, . . . . .	11,653.40
Insurance advanced, . . . . .	941.75
Bills receivable and discount unearned, . . . . .	2,433.55
Individual and temporary accounts, . . . . .	18,127.87
Total, . . . . .	\$1,037,123.06

## LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$306,567.13
Due shareholders, due installments paid in advance (prepaid stock), . . . . .	517,535.00
Due shareholders, earnings not credited, . . . . .	71,392.33
Borrowed money, . . . . .	3,340.00
Balance to be paid out of loans made, . . . . .	96,962.00
Surplus, expense account, . . . . .	4,660.27
Canceled stock, . . . . .	1,156.81
Outstanding checks, . . . . .	27,811.50
Individual and temporary accounts, . . . . .	7,698.52
Totals, . . . . .	\$1,037,123.06

## REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Cash on hand January 1, 1896, . . . . .	\$20,823.03
Subscription on shares, . . . . .	432,532.86
Mortgages redeemed (in whole or in part), . . . . .	237,567.25
Other loans redeemed, . . . . .	26,365.86
Premiums received, . . . . .	33,199.91
Interest received, . . . . .	33,406.29
Fines received, . . . . .	3,421.72
Other receipts, . . . . .	252.36
Real estate, . . . . .	22,354.95
Individual and temporary accounts, . . . . .	9,551.41
Canceled stock, . . . . .	890.57
Insurance, . . . . .	327.00
Bills receivable, . . . . .	185.25
Expense account, . . . . .	61,466.16
Total, . . . . .	\$882,344.62

# ANGLO-AMERICAN SAVINGS AND LOAN ASSOCIATION.— CONTINUED.

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$526,384.00
Loaned on other securities, . . . . .	27,603.00
Paid on withdrawals, dues, . . . . .	99,816.72
Paid on withdrawals, dividends, . . . . .	21,813.32
Salaries,	
Advertising and printing, } Expense statement in detail attached,	57,167.93
Rent,	
Cash on hand, }	
Cash in bank,* }	28,052.26
Other disbursements, . . . . .	460.34
Real estate, . . . . .	79,225.98
Canceled stock paid off, . . . . .	315.22
Individual and temporary accounts, . . . . .	13,493.38
Insurance advanced, . . . . .	1,010.75
Bills receivable, . . . . .	1,552.56
Cash dividends, . . . . .	21,072.23
Borrowed money repaid, . . . . .	2,450.00
Interest paid and discount, . . . . .	2,026.93
Total, . . . . .	\$882,344.62

\* Chatham National Bank.

## EARNINGS ACCOUNT.

### Dr.

Interest, . . . . .	\$33,406.29
Premium, . . . . .	33,199.91
Fines, . . . . .	3,421.72
Delinquent January 1, 1896, . . . . .	4,615.42
Withdrawal checks returned, . . . . .	124.02
Total, . . . . .	\$74,767.36

### Cr.

Dividends on stock, . . . . .	\$42,885.55
Interest on borrowed money, . . . . .	1,869.27
Net delinquent January 1, 1895, . . . . .	3,870.77
Fines waived, . . . . .	28.17
Undivided, . . . . .	26,113.60
Total, . . . . .	\$74,767.36

1 Is the plan of your association permanent, serial, or terminating ? Serial.

2 What is the par value of stock per share matured ? \$100. }



## ANGLO-AMERICAN SAVINGS AND LOAN ASSOCIATION.—

## CONTINUED.

- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 60 cents and 30 cents.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 76,961. In how many series? 60. How often? Monthly.
- 5 How many shares were in force January 1, 1894? 33,499. How many were issued during the year? 29,072. How many were withdrawn and not taken during the year? 12,669. How many in force at the close of business, December 31, 1895? 49,902.
- 6 How many shares were pledged or borrowed on December 31, 1895? 10,753.
- 7 How many borrowing members have you? 606. Give total number of shares now held by them. 10,753.
- 8 How many non-borrowing members have you? 4,199. Give total number of shares now held by them. 39,149.
- 9 What is the full payment of borrowing member per share per year without premium? \$12.24 or \$8.64.
- 10 Is your admission or membership fee per share or per member? Per share. How much? \$1.
- 11 Total admission fees received by the association during year. None.
- 12 Total amount of admission fees paid by new members during year. \$——. To the association. \$——. To the agents. \$——.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Only on stock of the association.
- 15 If yes, on what and by what authority?
- 16 On what percentage of valuation do you limit loans? 60 per cent. How appraised? Local board, local appraiser, or from home office.
- 17 In what places have you money loaned? New York, Pennsylvania, District of Columbia, Alexandria, Virginia, and one each in New Jersey and Maryland.
- 18 How long must a shareholder make payments before he is entitled to borrow? No stated time.
- 19 State number of loans to members. 606. State total amount loaned on first mortgage. \$821,036.75. State largest mortgage loan to any one person. \$30,000.
- 20 State number of loans in force on other securities. 185. Total amount of such loans. \$24,129.
- 21 What premium plan do you follow? Installment.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Fixed; 5 per cent.
- 23 Have you an expense fund? Yes. Of what does it consist? 10 cents per share per month and amounts deducted from prepaid stock. Give total amount of expense fund received during year. \$61,466.16. Give balance on hand of expense fund this date. \$4,660.27.

# ANGLO-AMERICAN SAVINGS AND LOAN ASSOCIATION.— CONTINUED.

- 24 State salaries, in detail, paid to all connected with the association. President, \$900; vice-president, \$720; treasurer, \$900; secretary and general manager, \$4,800; attorney, \$1,800; office help, \$4,410, on basis of salaries December 31, 1895.
- 25 Are officers under bond? No. In what amount?
- 26 State total operating expenses for the year. \$27,014.29.
- 27 How are agents paid? Admission fee and renewal interest.
- 28 Give number of agents representing your association. About 131.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? All of loan fund. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Give particulars briefly.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? 75 per cent. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Give particulars briefly.
- 31 How many foreclosures did you have in 1895? 12.

OFFICERS AND DIRECTORS. — Thomas L. James, President; A. H. Gilbert, Secretary; George M. Hard, Treasurer; S. VanWyck, Attorney; J. D. Vermeule, P. C. Lounsbury, Charles Gerding.

STATE OF NEW YORK, }  
NEW YORK COUNTY, } ss.

I, Thomas L. James, President of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of my knowledge and belief.

THOMAS L. JAMES, *President.*

Subscribed and sworn to before me, this 28th day of January, 1896.

[SEAL]

A. LANSING BAIRD,  
*Notary Public, N. Y. Co.*

STATE OF NEW YORK, }  
COUNTY OF NEW YORK, } ss.

I, George M. Hard, Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of my knowledge and belief.

GEORGE M. HARD, *Treasurer.*

Subscribed and sworn to before me, this 28th day of January, 1896.

[SEAL]

ALBERT DENISON JONES,  
*Notary Public, N. Y. Co.*

## CO-OPERATIVE BUILDING BANK,

## NEW YORK.

STATEMENT, DECEMBER 31, 1895.

Organized, March 14, 1890. Commenced Business, September 1, 1890.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$970,935.00
Loans on other securities, shares of members, . . . . .	51,894.50
Real estate, foreclosure, . . . . .	43,432.28
Cash on hand, { Loan fund, . . . . .	1,842.87
{ Expense fund, . . . . .	245.04
Cash in bank, { Loan fund, . . . . .	2,639.70
{ Expense fund, . . . . .	537.73
Premium, interest, and fines accrued, . . . . .	13,093.48
Total, . . . . .	\$1,089,620.60

## LIABILITIES.

Due installment shareholders, due installments paid, . . . . .	\$687,485.56
Due shareholders, earnings credited, . . . . .	132,220.26
Due shareholders, earnings not credited, . . . . .	51,852.12
Borrowed money, notes, discount, . . . . .	20,000.00
Balance to be paid out of loans made, . . . . .	23,775.00
Prepaid stock, . . . . .	102,513.69
Accumulating stock, . . . . .	70,471.84
Premium and interest paid in advance, . . . . .	519.86
Expense account, . . . . .	782.77
Total, . . . . .	\$1,089,620.60

## EXPENSE FUND.

## RECEIPTS.

Cash on hand January 1, 1895, . . . . .	\$337.81
Expense dues on shares, . . . . .	49,245.43
Membership fees, . . . . .	1,483.50
Appraisement fees, . . . . .	1,218.84
Redemption fees, . . . . .	902.00
Sundry sources, . . . . .	92.62
Total, . . . . .	\$53,280.20

## DISBURSEMENTS.

Expense of collection, . . . . .	\$6,108.26
Commissions, . . . . .	12,659.39
Traveling expenses, . . . . .	1,252.73

## CO-OPERATIVE BUILDING BANK. — CONTINUED.

Postage, . . . . .	\$784.50
Salaries, officers and employees, sixteen in number, . . . . .	18,346.91
Advertising, printing, and stationery, . . . . .	2,787.00
Rent, office and telephone, . . . . .	2,428.71
Cash on hand, . . . . .	537.73
Cash in bank, . . . . .	245.04
Sundry disbursements, . . . . .	3,809.42
Furniture and fixtures, . . . . .	250.95
Legal expenses, . . . . .	684.50
Interest, . . . . .	589.50
Account of advances by directors, . . . . .	2,795.56
Total, . . . . .	<u>\$53,280.20</u>

## PROFIT AND LOSS ACCOUNT.

## PROFIT.

Undivided profits, January 1, 1895, . . . . .	\$45,216.45
Interest, premiums, and fines, as per statement, . . . . .	\$83,667.85
Interest, premiums, and fines accrued and transferred from stock accounts, . . . . .	5,549.57
Interest and premium paid in advance, Jan. 1, 1895, . . . . .	1,010.98
Interest, premium, and fines accrued Jan. 1, 1896, . . . . .	13,093.48
Profits on stocks withdrawn:	
Withdrawal fees, . . . . .	1,109.50
Dividends surrendered, . . . . .	3,031.97
Profit on sale real estate, . . . . .	90.00—
Total, . . . . .	<u>107,553.35</u>
	<u>\$152,769.80</u>

## DISTRIBUTION.

Dividends credited shareholders January 1, 1895:	
Weekly installment stock, . . . . .	\$27,636.82
Monthly installment stock, . . . . .	2,283.74
Thirty-day installment stock, . . . . .	5,036.42
Prepaid installment stock, . . . . .	4,388.28
Accumulating installment stock, . . . . .	3,043.86—
Dividends credited shareholders July 1, 1895:	
Weekly installment stock, . . . . .	28,928.90
Monthly installment stock, . . . . .	2,704.37
Thirty-day installment stock, . . . . .	8,500.63
Prepaid installment stock, . . . . .	4,957.34
Accumulating installment stock, . . . . .	3,639.16—
Interest on notes discounted, . . . . .	395.00
Interest, premium, and fines accrued January 1, 1895, . . . . .	8,883.30
Interest and premium paid in advance, January 1, 1896, . . . . .	519.86
Undivided profits, January 1, 1896, . . . . .	51,852.12
Total, . . . . .	<u>\$152,769.80</u>



## CO-OPERATIVE BUILDING BANK. — CONTINUED.

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? Both. What amount per share? Weekly, 12 cents per share; monthly, 25, 50, and 75 cents per share.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? — In how many series? None. How often? —
- 5 How many shares were in force January 1, 1895? 62,684. How many were issued during the year? 15,136. How many were withdrawn during the year? 11,545. How many in force at the close of business, December 31, 1895? 60,134.
- 6 How many shares were pledged or borrowed on December 31, 1895? 14,696.
- 7 How many borrowing members have you? 857. Give total number of shares now held by them. 14,696.
- 8 How many non-borrowing members have you? 4,902. Give total number of shares now held by them. 45,438.
- 9 What is the full payment of borrowing member per share per year without premium? \$8.20, \$11.20, \$14.20, \$11.44.
- 10 Is your admission or membership fee per share or per member? Share: How much? \$1.00.
- 11 Total admission fees received by the association during year. \$1,483.50.
- 12 Total amount of admission fees paid by new members during year. Don't know. To the association. \$1,483.50. To the agents. Don't know.
- 13 Do you make loans to others than members? No.
- 14 Do you make loans on securities other than first mortgage? No, except shares of members.
- 15 If yes, on what and by what authority? Articles of association and law under which organized.
- 16 On what percentage of valuation do you limit loans? Articles of association prohibit loaning more than 80 per cent. of appraised value. We are now loaning only about 66 $\frac{2}{3}$  per cent. of appraised value. Total loans average 61 $\frac{1}{8}$  per cent. of total appraised value. How appraised? Loans are appraised by the local boards and also by a private appraiser appointed by the association.
- 17 In what places have you money loaned? New York, Connecticut, Pennsylvania, Rhode Island, District of Columbia.
- 18 How long must a shareholder make payments before he is entitled to borrow? At once on borrower's stock. Three months or paid three months' dues in advance on other classes of stock.
- 19 State number of loans to members. 918: 597 mortgage loans, 321 stock loans. State total amount loaned on first mortgage. \$970,935. State largest mortgage loan to any one person. \$55,000.
- 20 State number of loans in force on other securities. 321. Total amount of such loans. \$51,894.50.

## CO-OPERATIVE BUILDING BANK. — CONTINUED.

- 21 What premium plan do you follow? Installment.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Not fixed. All loans made to this date have been at a premium equal to 10 cents per share per week.
- 23 Have you an expense fund? Yes. Of what does it consist? Membership fees; expense dues, \$1 per share per year; redemption and appraisement fees. Give total amount of expense fund received during year. \$52,-942.39. Give balance on hand of expense fund this date. \$782.77.
- 24 State salaries, in detail, paid to all connected with the association. Secretary, \$3,000; assistant secretary, \$2,400; manager of loans and general appraiser, \$2,400; attorney, \$1,200; loan clerk, \$1,000; general bookkeeper, \$1,500; assistant bookkeepers, \$780 and \$416; assistant treasurer and cashier, \$1,200; assistant cashier, \$780; certificate clerk, \$624; two clerks, \$520 each; stenographers, \$780 and \$624; office boy, \$208.
- 25 Are officers under bond? Yes. In what amount? Secretary, treasurer, and assistant treasurer, \$5,000 each; assistant secretary, \$1,500.
- 26 State total operating expenses for the year. \$49,112.37.
- 27 How are agents paid? Commission only.
- 28 Give number of agents representing your association. 11 agents and about 220 local collectors.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? See remarks. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? See remarks. Give particulars briefly. See remarks.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? See remarks. What per cent.? Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? See remarks. Give particulars briefly. See remarks.
- 31 How many foreclosures did you have in 1895? Nine, and one piece of property transferred to Association without foreclosure.

REMARKS. — From the current receipts of the bank there shall be paid to such withdrawing members holding certificates of installment stock, the amount contributed by such certificate to the loan fund, together with dividends not exceeding an amount equal to interest upon such contributions at the rate of 8 per cent. per annum, compounded semi-annually, less any fines that may have accrued prior to the filing of the withdrawal notice.

To withdrawing members holding certificates of prepaid stock there shall be paid \$50 per share, and that portion of the 6 per cent. dividend provided in Article XI which may have accrued and be unpaid at the date of the filing of the withdrawal notice.

To withdrawing members holding certificates of accumulating stock there shall be paid \$50 per share, together with a dividend not exceeding in amount interest computed thereon at the rate of 6 per cent. per annum, compounded semi-annually from the time of the payment of the purchase price of the stock to the date of the filing of the withdrawal notice.

## CO-OPERATIVE BUILDING BANK. — CONTINUED.

To members holding certificates for other classes of stock there shall be paid the amounts provided by the regulations applying thereto.

In no case shall the amount paid out in any week upon withdrawals exceed one-third of the cash receipts of the bank for such week, except by vote of the board of directors. Should the applications for withdrawals exceed the amounts herein provided, such applications shall be numbered and paid in order as received. No payment shall be made except on the surrender of the certificate for the shares; such payment shall be made to the owner thereof or his legal representatives.

No part of the membership fee or expense fund shall be returned to withdrawing members.

A fee of 25 cents per share for every share of installment stock withdrawn shall be paid by the owner thereof or deducted from the amount returned to him.

*By-Law No. 5.* Under the authority of Article XI of the articles of association, monthly installment shares of the bank may be sold to subscribers, who shall pay a membership fee of \$1 per share, which shall be credited to the expense fund. They shall also pay in advance installments of 75 cents per share per month, beginning on or before the first Monday in the month following the date of the certificate issued to them.

The entire amount of these installments shall be placed in a fund which shall be designated The Monthly Installment Fund. This fund shall be received by the secretary and treasurer subject to the same general provisions as the loan fund, and shall be loaned and invested in the manner provided in Article XVI.

The installments shall be due and payable to the secretary, or to a properly authorized agent of the bank, upon the first Monday of every month except when that day falls upon a legal holiday; then on the next day following. Every payment of dues, premium, or interest not made on or before the day on which it falls due shall be subject to a fine of 10 per cent. of the amount in arrears.

The earnings of the monthly installment fund shall be apportioned semi-annually in the manner provided in Article XIII; but an amount equal to 1 per cent. per annum of the par value shall be deducted from the total earnings apportioned to the stock, and credited to the expense fund, the balance of said earnings being applied to mature the stock. When the net amount in the monthly installment fund standing at the credit of any certificate equals \$100 per share, the stock shall be deemed to have matured, and the holder may withdraw and receive the face value thereof in cash.

To withdrawing members subject to the general provisions of Article XII, there shall be paid the total amount of the installments received from them, without any deductions except fines that may have accrued prior to the filing of the withdrawing notice. There shall also be paid to them the earnings remaining at the credit of the certificate after deducting the amount herein provided for the expense fund, except that in no case shall the amount of earnings so paid to withdrawing members exceed an amount equal to interest upon their average payments at the rate of 6 per cent. per annum, compounded semi-annually.

The provisions of By-Laws Nos. 2, 3, and 4, as to cancellation for non-payment of dues, fines, etc., and all the general provisions of the articles of associa-



## CO-OPERATIVE BUILDING BANK. — CONTINUED.

tion shall apply in like manner to the monthly installment stock, and members holding certificates of this stock shall be governed by the said articles of association as fully as if this by-law were incorporated therein.

*By-Law No. 9.* Under the authority of Article XI of the articles of association, thirty-day installment shares of the bank may be sold to subscribers, who shall pay a membership fee of \$1 per share, which shall be credited to the expense fund. They shall also pay in advance installments of 50 cents per share per month, beginning on or before the first business day in the month following the date of the certificate issued to them.

From the installments there shall be deducted a sum equal to \$1 per share per annum, which shall be credited to the expense fund. The balance of the installments shall be placed in the loan fund to the credit of the certificates, and shall be received and held by the secretary and treasurer, subject to all the general provisions of the articles of association.

The installments shall be due and payable to the secretary, or to a properly authorized agent of the bank, upon the first business day of every month. Installments not paid on or before the fifteenth day of the month in which they fall due, shall be subject to a fine, which shall be at the rate of 2 cents per share upon unpledged shares, and at the rate of 6 cents per share upon shares pledged as security for loans, and at the same rate for each half month the installments remain unpaid.

Installments paid when due shall be entitled to dividends beginning with the date when paid. Installments paid at other times shall be entitled to dividends only from the first day of the month following the day when they are paid. Subject to the special provisions of this by-law, dividends shall be apportioned to the thirty-day installment shares in accordance with Article XIII of the articles of association.

When the net amount in the loan fund standing at the credit of any certificate of thirty-day installment shares equals \$100 per share, the stock shall be deemed to have matured, and the holder may withdraw and receive the face value thereof in cash. Members desiring to withdraw before maturity, may do so at any time subject to the general provisions of the articles of association.

To such members there shall be paid the entire amount contributed by them except the membership fee, together with dividends not exceeding an amount equal to interest at the rate of 6 per cent. per annum upon the average amount in the loan fund at the credit of the certificates, compounded semi-annually, less an amount equal to \$1 per share, and any fines that may have accrued prior to the filing of the withdrawal notice; provided the amount so paid shall not exceed the book value of any certificate withdrawn. From the balance, if any, remaining between the net amount paid to the withdrawing member and the book value of the certificate withdrawn, there may be transferred to the expense account any expense dues that may have accrued and be unpaid at the time of withdrawal.

No part of membership fee or expense fund shall be returned to withdrawing members.

The provisions of By-Laws Nos. 2, 3, and 4 as to cancellation for non-payment of dues, fines, etc., and all the general provisions of the articles of associa-



## CO-OPERATIVE BUILDING BANK. — CONTINUED.

tion shall apply in like manner to the thirty-day installment stock, and in addition thereto whenever any certificate is subject to fines under the provisions of By-Law No. 4, there shall also be deducted and transferred to the expense account the expense dues accrued and unpaid. Members holding certificates of thirty-day installment stock shall also be governed by the articles of association of the Co-operative Building Bank, as fully as if this by-law were incorporated therein.

Members may transfer their shares from the weekly installment stock to the thirty-day installment stock in accordance with By-Law No. 6, and in such case the provision of that by-law, as to withdrawal before maturity, shall not be applied, but the withdrawal value shall be computed as herein provided.

**BANKS OF DEPOSIT.** — Merchants Exchange National Bank, New York; Hamilton Trust Company, Brooklyn, N. Y.; Union National Bank, Schenectady, N. Y.; Union Bank of Buffalo, N. Y.; Third National Bank of Scranton, Pa., Miners and Mechanics Savings Bank of Carbondale, Pa.

**OFFICERS AND DIRECTORS.** — Timothy L. Woodruff, President; Frank W. Farnham, Secretary; Charles L. Heins, Treasurer; Francis T. Johnson, Attorney; Directors, Timothy L. Woodruff, Minot C. Kellogg, Hon. John H. Lee, Lucius H. Biglow, Hon. P. C. Lounsbury, Leonard Moody, Wm. P. Rudd, Hon. E. P. Doyle, Henry H. Pyle, John D. Kimmey, George S. Brush, Charles L. Heins, George I. Buxton, John R. Farnham, Frank W. Farnham.

STATE OF NEW YORK, }  
CITY AND COUNTY OF NEW YORK, } ss.

We, Timothy L. Woodruff and Frank W. Farnham, President and Secretary of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

TIMOTHY L. WOODRUFF, *President.*

F. W. FARNHAM, *Secretary.*

Subscribed and sworn to before me, this 31st day of January, 1896.

[SEAL.]

EDWARD JOSEPH O'CONNOR,

*Notary Public.*

## CUMBERLAND BUILDING-LOAN ASSOCIATION.

CHATTANOOGA, TENN.

STATEMENT, DECEMBER 31, 1895.

Organized June 16, 1892. Commenced Business, October, 1892.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$210,536.73
Loans on other securities, . . . . .	13,854.52
Real estate, home office, . . . . .	10,000.00
Cash on hand, \$514.34, }	
Cash in bank, 12,039.32, }	12,553.66
Furniture and fixtures, . . . . .	1,675.05
Due from agents, . . . . .	581.06
Interest and premiums, due and secured, . . . . .	4,328.60
Fines, due and secured, . . . . .	964.65
Insurance and taxes advanced, . . . . .	1,149.27
Common stock securities, . . . . .	66,500.00
Foreclosure account, . . . . .	7,162.61
Dividends paid, . . . . .	13,631.10
Indem. fund ex. reserve, . . . . .	3,717.43
Total, . . . . .	<u>\$346,654.68</u>

## LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$140,108.32
Due shareholders, earnings credited, . . . . .	26,163.13
Common stock, . . . . .	100,000.00
Savings department, . . . . .	996.50
Unearned premiums, . . . . .	79,386.73
Total, . . . . .	<u>\$346,654.68</u>

## REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Cash on hand January 1, 1895, . . . . .	\$14,398.62
Subscription on shares, . . . . .	83,477.92
Mortgages redeemed (in whole or in part), . . . . .	9,762.41
Other loans redeemed, . . . . .	3,701.43
Premiums received, }	
Interest received, }	11,222.12
Fines received, . . . . .	259.93
Life membership fees, . . . . .	3,949.00
Expense fund, . . . . .	10,358.84
Fees, insurance, and taxes, . . . . .	507.48
Bills payable, . . . . .	4,400.00
Savings department and sundries, . . . . .	638.67
Withdrawal profit, . . . . .	185.33
Total, . . . . .	<u>\$142,861.75</u>

## CUMBERLAND BUILDING-LOAN ASSOCIATION.

## — CONTINUED.

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$60,884.50
Loaned on other securities, . . . . .	10,182.27
Paid on withdrawals, dues, . . . . .	25,737.97
Paid on withdrawals, dividends, . . . . .	1,837.18
Salaries, . . . . .	
Advertising and printing, } Expense, . . . . .	13,392.95
Rent, . . . . .	
Cash on hand, . . . . .	514.34
Cash in bank, . . . . .	12,039.32
Dividends on prepaid stock, . . . . .	5,095.50
Insurance and taxes, . . . . .	1,902.26
Bills payable, . . . . .	4,400.00
Expense reserve, . . . . .	1,859.59
Agents, attorneys, and fees, . . . . .	5,515.87
Total, . . . . .	<u>\$142,861.75</u>

## EARNINGS ACCOUNT.

## Dr.

Interest, } . . . . .	\$13,196.09
Premium, } . . . . .	
Fines, paid and collectible, . . . . .	840.61
Transfer fees, and withdrawal profits, . . . . .	196.05
Total, . . . . .	<u>\$14,232.75</u>

## Cr.

Dividends on stock, . . . . .	\$12,086.00
Interest on borrowed money, . . . . .	181.14
Expense fund, . . . . .	705.08
Taxes and licenses, . . . . .	1,203.67
Sundry items, . . . . .	56.86
Total, . . . . .	<u>\$14,232.75</u>

- 1 Is the plan of your association permanent, serial, or terminating? It embraces all classes.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 50c., 75c., \$1.00.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 37,891. In how many series? 41. How often? Once a month.
- 5 How many shares were in force January 1, 1895? 15,206. How many were issued during the year? 7,571. How many were withdrawn during the year? 4,252. How many in force at close of business, December 31, 1895? 14,501.

## CUMBERLAND BUILDING-LOAN ASSOCIATION.

— CONTINUED.

- 6 How many shares were pledged or borrowed on December 31, 1895 ? —
- 7 How many borrowing members have you ? 205. Give total number of shares now held by them. 1,595.
- 8 How many non-borrowing members have you ? 1,614. Give total number of shares now held by them. 12,906.
- 9 What is the full payment of borrowing member per share per year without premium ? Depends on class of stock borrowed on.
- 10 Is your admission or membership fee per share or per member ? Have none. How much ? —
- 11 Total admission fees received by the association during the year. Life membership fee paid only on withdrawal.
- 12 Total amount of admission fees paid by new members during the year. — To the association. — To the agents. —
- 13 Do you make loans to other than members ? We can under the law, but do not.
- 14 Do you make loans on securities other than first mortgage ? No, except on our own stock.
- 15 If yes, on what and by what authority ? —
- 16 On what percentage of valuation do you limit loans ? 60 per cent. How appraised ? By special examiners.
- 17 In what places have you money loaned ? Michigan, Kentucky, West Virginia, Tennessee, Georgia, and Arkansas.
- 18 How long must a shareholder make payments before he is entitled to borrow ? He may apply at once.
- 19 State number of loans to members. 205. State total amount loaned on first mortgage. \$210,536.73. State largest mortgage loan to any one person. \$6,000.
- 20 State number of loans in force on other securities. 34. Total amount of such loans. \$13,854.52.
- 21 What premium plan do you follow ? So many cents a month on each \$100 borrowed.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Not fixed; 70c. per share average.
- 23 Have you an expense fund ? Yes. Of what does it consist ? The expense fund is credited by ten cents a share a month on all stock in prepaid series; four mills a month on all sums paid in on serial installment stock; and other classes like the common stock pay in proportion to amount paid in. This makes an average of about 3 $\frac{1}{4}$ % per cent. per annum on the principal paid in on the several classes. Give total amount of expense fund received during year. Statement. Give balance on hand of expense fund this date. 0.
- 24 State salaries, in detail, paid to all connected with the association. President, \$75; Vice-president, \$125; Secretary, \$125; Treasurer, \$10, monthly.
- 25 Are officers under bond ? The secretary is. In what amount ? \$5,000.
- 26 State total operating expenses for the year. See statement.
- 27 How are agents paid ? Commissions.



## CUMBERLAND BUILDING-LOAN ASSOCIATION.

— CONTINUED.

- 28 Give number of agents representing your association. About 50.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? 100 per cent. of sum paid in. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Amount paid in. Give particulars briefly. The Cumberland allows free withdrawals.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? In part. What per cent.?  $\frac{1}{2}$  to  $\frac{3}{4}$ . Does such per cent. vary according to amount paid on stock or length of time since date of issue? Length of time. Give particulars briefly. 6 per cent. first two years; one-half profits next two; three-fourths after 4 years.
- 31 How many foreclosures did you have in 1893? 11. Since 1893 only two or three more.

REMARKS.—Deposits are kept with the Chase National and Astor Place banks of New York city; the Merchants of Atlanta, Ga.; Manufacturer's National of Harriman, Tenn.; Holston National of Knoxville, Tenn.; and Bank of Chattanooga, Tenn.

*Expense Fund Disbursements for 1895.*

Advertising, . . . . .	\$109.35
Rent, . . . . .	1,800.00
Stationery and supplies, . . . . .	414.85
Home charges, . . . . .	162.38
Renewals, . . . . .	383.46
Collections, . . . . .	1,247.18
Traveling expenses, . . . . .	504.65
Postage and express, . . . . .	357.36
Withdrawals, . . . . .	2,115.22
Labor, . . . . .	1,566.05
Interest, . . . . .	497.45
Sundries, . . . . .	245.50
Directors, . . . . .	41.00
General manager (balance due), . . . . .	250.00
Salaries, . . . . .	3,698.50
Total, . . . . .	\$13,392.95

STATE OF TENNESSEE, }  
HAMILTON COUNTY, } ss.

We, J. D. Roberts and James Haywood, President and Secretary of the afore-said Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

JAMES HAYWOOD,

*Secretary.*

J. D. ROBERTS,

*President.*

Subscribed and sworn to before me, this 27th day of January, 1896,

CHAS. E. COLSTON,

*Notary Public.*

EASTERN BUILDING AND LOAN ASSOCIATION,  
SYRACUSE, N. Y.

STATEMENT, DECEMBER 31, 1895.

Organized, March, 1890. Commenced Business, March, 1890.

ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$1,805,725.00
Loans on other securities, . . . . .	25,984.04
Real estate, . . . . .	58,564.04
Cash on hand, . . . . .	62.99
Cash in bank, . . . . .	51,726.29
Furniture and fixtures, . . . . .	3,080.86
Land contracts, . . . . .	8,482.42
Bills receivable, . . . . .	4,278.78
Insurance and taxes advanced, . . . . .	42,433.21
Interest and premium in process of collection, including all December interest and premium, . . . . .	32,545.51
Due from sundry persons, . . . . .	12,806.22
Total, . . . . .	<u>\$2,045,639.36</u>

LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$691,100.33
Due shareholders, due installments paid in advance, . . . . .	31,589.00
Balance to be paid out of loans made, . . . . .	114,500.00
Surplus, . . . . .	186,604.09
Indemnity fund stock, . . . . .	100,000.00
Fully paid stock, . . . . .	776,156.50
Paid up stock, . . . . .	138,374.50
Interest and premium paid in advance, . . . . .	1,525.34
Due to sundry persons, . . . . .	5,789.60
Total, . . . . .	<u>\$2,045,639.36</u>

REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

RECEIPTS.

Cash balance January 1, 1895, . . . . .	\$85,948.63
Subscription on shares, installment, . . . . .	271,778.82
Subscription on shares, single payment, . . . . .	616,749.25
Mortgages redeemed in whole or in part, . . . . .	368,200.00
Other loans, . . . . .	7,818.90
Interest and premium, . . . . .	95,670.52
Fines, . . . . .	5,382.51
Membership fees, . . . . .	119.50

# EASTERN BUILDING AND LOAN ASSOCIATION.— CONTINUED.

Bank interest, . . . . .	\$2,582.69
Special interest, . . . . .	1,349.02
Rent on real estate, . . . . .	2,520.03
Retired stock, . . . . .	642.50
Expense account, . . . . .	62,600.12
Transfer fees, . . . . .	368.25
Bills receivable, . . . . .	635.35
Loans in foreclosure, . . . . .	266.42
Collection fees, insurance, . . . . .	37.61
Discount, . . . . .	519.72
Suspension fees, . . . . .	4.50
Land contracts, . . . . .	986.98
Real estate, . . . . .	15,504.74
Taxes and insurance on loans repaid, . . . . .	2,732.62
Sundry persons, . . . . .	69,289.47
Total, . . . . .	<u>\$1,611,208.15</u>

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$923,975.00
Loaned on other securities, . . . . .	20,205.50
Paid on withdrawals, dues, . . . . .	331,433.65
Paid on withdrawals, dividends, . . . . .	83,616.74
Salaries, . . . . .	37,274.20
Advertising and printing, . . . . .	2,973.10
Rent, . . . . .	1,883.98
Discount on advance payments, . . . . .	432.63
Dividend on fully paid and paid up stock, . . . . .	46,423.68
Collection fees, . . . . .	5,962.82
Commission account, . . . . .	10,145.62
Furniture and fixtures, . . . . .	186.98
Postage, . . . . .	891.46
Sundry expense, . . . . .	297.04
Telegraph account, . . . . .	299.88
Traveling expenses, . . . . .	3,663.56
Attorneys' fees, . . . . .	389.38
Special reports, . . . . .	150.00
Appraisal account, . . . . .	102.29
Trustee expense, . . . . .	1.20
License account, . . . . .	2,413.39
Express account, . . . . .	94.64
Taxes, insurance, etc., advanced, . . . . .	9,097.62
Real estate, . . . . .	50,500.92
Expense of annual meeting, . . . . .	238.20
Bond account, . . . . .	180.00

# EASTERN BUILDING AND LOAN ASSOCIATION.— CONTINUED.

Insurance, . . . . .	\$22.50
Bills receivable, . . . . .	4,779.67
Premium account, . . . . .	6,258.34
Land contracts, . . . . .	9,419.40
Loans in foreclosure, . . . . .	21.52
Sundry persons, . . . . .	5,851.36
Loss on real estate, . . . . .	232.60
Balance on hand, . . . . .	51,789.28
Total, . . . . .	<u>\$1,611,208.15</u>

## EARNINGS ACCOUNT.

### Dr.

Interest and interest premium, . . . . .	\$94,145.18
Premium (gross) earned, . . . . .	10,000.00
Fines, . . . . .	5,382.51
Rent, . . . . .	2,520.08
Discount, . . . . .	87.09
Retired stock, . . . . .	642.50
Bank interest, . . . . .	2,582.69
Special interest, . . . . .	1,349.02
Interest and premium due, including all December interest and premium, . . . . .	32,545.51
Total, . . . . .	<u>\$149,254.53</u>

### Cr.

Dividends on stock, fully paid and paid up, . . . . .	\$46,423.68
Loss on real estate, . . . . .	232.60
Balance to profit and loss account, . . . . .	102,598.25
Total, . . . . .	<u>\$149,254.53</u>

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 75 cents, 60 cents, 35 cents, 30 cents.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 184,995 $\frac{3}{4}$ . In how many series? 70. How often? Monthly.
- 5 How many shares were in force January 1, 1895? 58,537. How many were issued during the year? 23,012. How many were withdrawn during the year? 14,911. How many in force at the close of business, December 31, 1895? 66,638.
- 6 How many shares were pledged or borrowed on December 31, 1895? 19,872.



EASTERN BUILDING AND LOAN ASSOCIATION.—  
CONTINUED.

- 7 How many borrowing members have you? 1,270. Give total number of shares now held by them. 19,872.
- 8 How many non-borrowing members have you? 4,850. Give total number of shares now held by them. 46,766.
- 9 What is the full payment of borrowing member per share per year without premium? 6 per cent.
- 10 Is your admission or membership fee per share or per member? Per share. How much? \$1.00.
- 11 Total admission fees received by the association during year. \$119.50.
- 12 Total amount of admission fees paid by new members during year. \$119.50. To the association. \$119.50. To the agents. No means of knowing.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Not unless we hold the first mortgage.
- 15 If yes, on what and by what authority? —
- 16 On what percentage of valuation do you limit loans? 60-65 per cent. How appraised? Officers and salaried appraisers.
- 17 In what places have you money loaned? New York, Pennsylvania, Connecticut, Virginia, W. Virginia, North and South Carolina, Georgia, Tennessee, Illinois, Nebraska, Colorado.
- 18 How long must a shareholder make payments before he is entitled to borrow? No time limit.
- 19 State number of loans to members. 1,270. State total amount loaned on first mortgage. \$1,805,725. State largest mortgage loan to any one person. \$22,500.
- 20 State number of loans in force on other securities. 141. Total amount of such loans. \$25,984.04.
- 21 What premium plan do you follow? Installment.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. 3 and 4 per cent.
- 23 Have you an expense fund? Yes. Of what does it consist? Transfer and membership fees. Suspension fees, 10 cents, 8 cents, and 5 cents per share per month on installment stock, and \$3.00 per share the first year and \$1.00 per share each year thereafter on fully paid and paid-up stock. Give total amount of expense fund received during year. \$62,600.12. Give balance on hand of expense fund this date. \$13,689.25.
- 24 State salaries, in detail, paid to all connected with the association. General manager, \$5,000; Attorney, \$4,500; Secretary, \$4,000; Manager's loan department, \$3,600; clerks, \$7,000 per year; President, \$1,200; Treasurer, \$840.
- 25 Are officers under bond? Yes. In what amount? \$5,000.
- 26 State total operating expenses for the year. \$66,983.26.
- 27 How are agents paid? Commission.
- 28 Give number of agents representing your association. 8 regular and about 160 collectors.

# EASTERN BUILDING AND LOAN ASSOCIATION.—

## CONTINUED.

- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? Loan fund and free withdrawals, according to certificates. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? No dividends credited. What per cent.? — Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? — Give particulars briefly.
- 31 How many foreclosures did you have in 1895? 15.

### REMARKS.

#### *Expense Account for Year Ending December 31, 1895.*

Balance, January 1, 1895, . . . . .		\$16,167.53
Suspension account, . . . . .		4.50
Membership fees, . . . . .		119.50
Transfer fees, . . . . .		368.25
Collection fees, . . . . .	\$5,962.82	
Salary account, . . . . .	37,274.20	
Printing and supplies, . . . . .	1,869.03	
Advertising, . . . . .	1,104.07	
Postage, . . . . .	891.46	
Rent, . . . . .	1,883.98	
Sundry expense, . . . . .	297.04	
Telegraph account, . . . . .	299.88	
Attorneys' fees, . . . . .	389.38	
Traveling expenses, . . . . .	3,663.56	
Special reports, . . . . .	150.00	
Trustee expense, . . . . .	1.20	
Expense of annual meeting, . . . . .	238.20	
Bond account, . . . . .	180.00	
License account, . . . . .	2,413.39	
Express account, . . . . .	94.64	
Insurance, . . . . .	22.50	
Appraisal account, . . . . .	102.29	
Commission account, . . . . .	10,145.62	
Collection fees, insurance, . . . . .		37.61
Expense fund, . . . . .		63,976.12
Balance on hand, . . . . .	13,689.25	
Totals, . . . . .	\$80,672.51	\$80,672.51

OFFICERS AND DIRECTORS.—John Dunn, Jr., President; Alfred J. Whitton, Secretary; Jacob A. Nottingham, Treasurer; Daniel A. Pierce, Attorney. L. C. Smith, D. H. Murray, H. H. Loomis, C. A. Pooler, M. H. Bunn, F. E. Butler.

EASTERN BUILDING AND LOAN ASSOCIATION.—  
CONTINUED.STATE OF NEW YORK, }  
ONONDAGA COUNTY, } ss.

We, John Dunn, Jr., and A. J. Whitton, President and Secretary of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

JOHN DUNN, JR., *President*.A. J. WHITTON, *Secretary*.

Subscribed and sworn to before me, this 3d day of February, 1896.

LEONARD C. CROUCH, *Notary Public*.

# GUARANTEE SAVINGS, LOAN, AND INVESTMENT COMPANY,

WASHINGTON, D. C.

STATEMENT, DECEMBER 31, 1895.

Organized, Feb. 23, 1894. Commenced Business, March 1, 1894.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$263,600.00
Loans on other securities, . . . . .	107,545.00
Real estate acquired by foreclosure, . . . . .	9,797.32
Cash in bank, . . . . .	10,410.44
Installments due and unpaid, . . . . .	9,366.82
Trustee account, . . . . .	39,294.69
Stocks and bonds, . . . . .	4,000.00
Total, . . . . .	<u>\$444,014.27</u>

## LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$145,382.54
Due shareholders, due installments paid in advance, . . . . .	4,826.36
Balance to be paid out of loans made, . . . . .	31,390.00
Guarantee shares, . . . . .	250,000.00
Due sundry persons, . . . . .	81.38
Undivided profits, . . . . .	12,333.99
Total, . . . . .	<u>\$444,014.27</u>

REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Cash on hand January 1, 1895, . . . . .	\$16,879.04
Subscription on shares, . . . . .	180,433.05
Mortgages redeemed (in whole or part), . . . . .	48,200.00
Other loans redeemed, . . . . .	8,188.00
Premiums received, . . . . .	17,614.26
Interest received, . . . . .	18,255.79
Fines received, . . . . .	1,290.53
Transfer fees, . . . . .	29.00
Appraisal fees, . . . . .	15.00
Admission fees, . . . . .	94.18
Interest on bank balances, . . . . .	221.72
Received on canceled shares, . . . . .	710.06
Unearned discount repaid, . . . . .	30.80
Trustee account, . . . . .	6,001.20
Advanced by directors for expenses, . . . . .	14,862.69
Sale of furniture and fixtures, . . . . .	195.00
Total, . . . . .	<u>\$313,020.27</u>



# GUARANTEE SAVINGS, LOAN, AND INVESTMENT COMPANY.— CONTINUED.

## DISBURSEMENTS.

Traveling expenses, . . . . .	\$2,064.55
Legal expenses, . . . . .	832.12
Furniture and fixtures, . . . . .	129.88
Renewal commissions paid agents, . . . . .	3,259.45
Sundry expenses, . . . . .	119.55
Interest on borrowed money, . . . . .	108.67
Expense withdrawn, . . . . .	5,201.83
Bills payable, . . . . .	7,000.00
Discount on advanced payments, . . . . .	783.43
Dividends, . . . . .	28,530.19
Real estate acquired by foreclosure, . . . . .	9,797.32
Withdrawal account (exp. fund deduction earned), . . . . .	2,066.86
License account, . . . . .	414.73
Special reports (Mercantile agencies), . . . . .	200.00
Trustee expense, . . . . .	191.67
Sundry ledger accounts, loan fund, . . . . .	434.69
Sundry ledger accounts, expense fund, . . . . .	1,405.66
Expense of annual meeting, . . . . .	28.04
Building and loan league expense, . . . . .	100.00
Loaned on mortgages, . . . . .	151,010.00
Loaned on other securities, . . . . .	5,833.00
Paid on withdrawals, dues, . . . . .	62,976.95
Paid on withdrawals, dividends, . . . . .	1,264.61
Salaries, . . . . .	9,095.97
Advertising and printing, . . . . .	4,935.30
Rent, . . . . .	1,361.50
Cash in bank, . . . . .	10,679.93
Postage, telegrams, and express, . . . . .	938.40
Agents' commission, . . . . .	1,224.00
Commission paid local collectors, . . . . .	1,031.97
Total, . . . . .	313,020.27

## EARNINGS ACCOUNT.

### Dr.

Interest, . . . . .	\$18,255.79
Premium, . . . . .	17,614.26
Fines, . . . . .	1,290.53
Interest on bank balances, . . . . .	260.46
Received on canceled shares, . . . . .	710.06
Unearned discount repaid, . . . . .	30.80
Interest and premium due and collectible, . . . . .	4,906.15
Fines due and collectible, . . . . .	442.95
Total, . . . . .	\$43,511.00

## GUARANTEE SAVINGS, LOAN, AND INVESTMENT COMPANY.— CONTINUED.

CR.

Dividends on stock, . . . . .	\$26,655.19
Interest on borrowed money, . . . . .	108.67
Withdrawal interest, . . . . .	1,264.61
Discount on advanced payments, . . . . .	783.43
Withdrawal account (expense fund deduction earned), . . . . .	2,066.86
Undivided profits, . . . . .	12,632.24
Total, . . . . .	<u>\$43,511.00</u>

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? No. What amount per share? 75 cents and 50 cents.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 52,772. In how many series? 22. How often? Monthly.
- 5 How many shares were in force January 1, 1896? 6,501. How many were issued during the year? 39,222. How many were withdrawn during the year? 14,069. How many in force at the close of business, December 31, 1895? 25,153.
- 6 How many shares were pledged or borrowed on December 31, 1895? 2,636.
- 7 How many borrowing members have you? 177. Give total number of shares now held by them. 2,828.
- 8 How many non-borrowing members have you? 3,646. Give total number of shares now held by them. 22,325.
- 9 What is the full payment of borrowing members per share per year without premium? \$12 and \$15 respectively, class C and B.
- 10 Is your admission or membership fee per share or per member? Per share. How much? .50.
- 11 Total admission fees received by the association during year. \$94.13.
- 12 Total amount of admission fees paid by new members during the year. Impossible to tell. To the association. \$94.13. To the agents. Impossible to tell.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? No.
- 15 If yes, on what and by what authority?
- 16 On what percentage of valuation do you limit loans? 60 per cent. How appraised? By local board of appraisers and special salaried appraisers.
- 17 In what places have you money loaned? Pennsylvania, Connecticut, New York, New Jersey, Virginia, West Virginia, South Carolina, Tennessee, Iowa, Kansas, and Texas.
- 18 How long must a shareholder make payments before he is entitled to borrow? At least one month.

# GUARANTEE SAVINGS, LOAN, AND INVESTMENT COMPANY.— CONTINUED.

- 19 State number of loans to members. — State total amount loaned on first mortgage. — State largest mortgage to any one person. \$50,000.
- 20 State number of loans in force on other securities. 8. Total amount of such loans. \$107,545.
- 21 What premium plan do you follow? Running monthly.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Fixed 6 per cent. premium.
- 23 Have you an expense fund? Yes. Of what does it consist? 12 cents per share per month on class B, 7 cents per share per month on class C, \$3 per share per year on classes D and E, \$3 per share first year on prepaid, and \$1.50 per year thereafter, also transfer and membership fees. Give total amount of expense fund received during year. \$17,439.61. Give balance on hand of expense fund this date. \$269.49.
- 24 State salaries, in detail, paid to all connected with the association. Cashier, \$100 per month; Attorney, \$75 per month; Loan manager, \$75 per month; 2 field men, \$150 per month, each; 4 clerks, \$180 per month.
- 25 Are officers under bond? Yes, secretary and treasurer. In what amount? \$10,000.
- 26 State total operating expenses for the year. \$31,128.96.
- 27 How are agents paid? Commission.
- 28 Give number of agents representing your association. Impossible to tell.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? Entire amount. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Give particulars briefly. Full withdrawals plus interest according to length of time, viz.: After 6 months up to three years 6 per cent.; after 3 years to 5 years 7 per cent.; and 8 per cent. thereafter.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes, interest as above. What per cent.? Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Give particulars briefly.
- 31 How many foreclosures did you have in 1895? Three.

OFFICERS AND DIRECTORS.— Thomas W. Synnott, President; Thomas H. Whitney, Secretary and Treasurer; S. R. Ireland, Attorney.

STATE OF PENNSYLVANIA, }  
PHILADELPHIA COUNTY, } ss.

We, Thomas W. Synnott and Thomas H. Whitney, President and Treasurer of the aforesaid Building and Loan Association, do solemnly affirm that the foregoing statement is true to the best of our knowledge and belief.

THOMAS H. WHITNEY, *Treasurer.* T. W. SYNOTT, *President.*

Subscribed and affirmed before me, this twenty-eighth day of January, 1896.

CHAS. H. PILE,

*Notary Public.*

[SEAL.]

## MERCANTILE CO-OPERATIVE BANK,

NEW YORK CITY.

STATEMENT, DECEMBER 31, 1895.

Organized, October, 1889. Commenced Business, November 1, 1889.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$545,023.58
Loans on other securities, . . . . .	12,591.50
Real estate and improvement, . . . . .	30,433.31
Cash on hand, . . . . .	1,698.60
Cash in bank, . . . . .	3,733.84
Furniture and fixtures, . . . . .	4,524.06
Interest due and secured, . . . . .	4,256.83
Premium due and secured, . . . . .	4,256.83
Insurance premiums and taxes secured, . . . . .	3,241.46
Savings bank boxes, . . . . .	2,044.90
Commissions, . . . . .	5,541.91
Total, . . . . .	<u>\$617,346.82</u>

## LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$319,103.89
Due shareholders, earnings credited, . . . . .	30,509.93
Due shareholders, earnings not credited, . . . . .	12,540.06
Balance to be paid out of loans made, . . . . .	34,276.94
Mortgages on trust deeds, . . . . .	220,916.00
Total, . . . . .	<u>\$617,346.82</u>

## REPORT FOR THE YEAR\*ENDING\*DECEMBER 31, 1895.

## RECEIPTS.

Cash on hand January 1, 1895, . . . . .	\$9,697.70
Subscription on shares, . . . . .	116,540.53
Mortgages redeemed (in whole or in part), . . . . .	32,901.00
Other loans redeemed (shares), . . . . .	5,413.50
Premiums received, . . . . .	20,892.87
Interest received, . . . . .	21,405.48
Fines received, . . . . .	794.81
Membership fees, . . . . .	805.48
Withdrawal and redemption fees, . . . . .	104.35
Insurance premiums and taxes, . . . . .	1,265.29
Rents, . . . . .	442.60
Furniture, . . . . .	6.00
Commissions, . . . . .	67.98
Total, . . . . .	<u>\$210,337.59</u>



## MERCANTILE CO-OPERATIVE BANK. — CONTINUED.

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$59,517.53
Loaned on other securities (shares), . . . . .	8,508.00
Paid on withdrawals, dues, . . . . .	59,287.45
Paid on withdrawals, dividends, . . . . .	27,693.81
Salaries, . . . . .	6,661.38
Advertising and printing and postage, . . . . .	925.71
Rent, . . . . .	2,548.46
Cash on hand, . . . . .	1,698.60
Cash in bank, . . . . .	3,733.84
Borrowed money, . . . . .	4,500.00
Real estate improvement, insurance, and taxes, . . . . .	15,109.69
Individual items, . . . . .	5,541.91
Savings bank boxes, . . . . .	35.29
Furniture, . . . . .	266.33
Legal account, . . . . .	997.39
Agency department, . . . . .	5,441.48
Traveling department, . . . . .	293.16
Commissions, . . . . .	6,622.29
Banking department, examinations, director's and members' meetings, . . . . .	195.13
Sundries, . . . . .	760.14
Total, . . . . .	<u>\$210,337.59</u>

## EARNINGS ACCOUNT.

## Dr.

Interest, . . . . .	\$18,436.97
Premium, . . . . .	22,259.86
Fines, . . . . .	791.19
Withdrawal and redemption fees, . . . . .	98.00
Membership fees, . . . . .	805.48
Interest on balances, . . . . .	51.31
Rents, . . . . .	424.10
Withdrawal profits, . . . . .	3,752.68
Insurance commissions, . . . . .	67.78
Total, . . . . .	<u>\$46,687.37</u>

## MERCANTILE CO-OPERATIVE BANK. — CONTINUED.

CR.

Dividends on stock, . . . . .	\$21,675.20
Salaries, . . . . .	6,661.38
Advertising, printing, and postage, . . . . .	925.71
Rent, . . . . .	2,548.46
Legal account, . . . . .	997.39
Traveling, . . . . .	293.16
Sundries, . . . . .	1,046.01
Surplus, . . . . .	12,540.06
Total, . . . . .	\$46,687.37

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? A, \$200; B, \$100; E, \$100; F, \$100; H, \$100; I, \$100; J, \$100.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? \$1.00, 50 cents, 25 cents.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 98,293. In how many series? — How often? —
- 5 How many shares were in force January 1, 1895? 28,360. How many were issued during the year? 26,640. How many were withdrawn during the year? 10,500. How many in force at the close of business, December 31, 1895? 44,500.
- 6 How many shares were pledged or borrowed on December 31, 1895? 5,158.
- 7 How many borrowing members have you? 259. Give total number of shares now held by them. 5,158.
- 8 How many non-borrowing members have you? 1,729. Give total number of shares now held by them. 39,342.
- 9 What is the full payment of borrowing member per share per year without premium? \$7.80, \$9.80, \$15.80.
- 10 Is your admission or membership fee per share or per member? Per share. How much? \$1 and \$2.
- 11 Total admission fees received by association during year? \$805.48.
- 12 Total amount of admission fees paid by new members during year. Don't know. To the association. \$805.48. To the agents. Don't know.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Yes, on shares.
- 15 If yes, on what and by what authority? —
- 16 On what percentage of valuation do you limit loans? Determined by board of appraisers. How appraised? By local boards, special appraisers, and commercial agencies.

## MERCANTILE CO-OPERATIVE BANK. — CONTINUED.

- 17 In what places have you money loaned? Alabama, Morgan; Arkansas, Monroe; Connecticut, Fairfield, Hartford, Middlesex, New Haven, Windham, and Litchfield; Kansas, Cherokee and Sedgwick; New Jersey, Bergen, Essex, Hudson, Middlesex, Monmouth, Union, and Somerset; Nebraska, Hall and Lancaster; New York, Albany, Kings, New York, Orange, Queens, Richmond, Rensselaer, Steuben, Washington, Westchester, Delaware, Otsego, and Schenectady; Pennsylvania, Dauphin, Erie, Luzerne, and Lackawanna; Tennessee, Sullivan and Washington; Texas, Taylor; Vermont, Bennington; Virginia, Page and Roanoke.
- 18 How long must a shareholder make payments before he is entitled to borrow? Determined by Board of Directors.
- 19 State number of loans to members. 259. State total amount loaned on first mortgage (trust deeds). \$545,023.58. State largest mortgage loan to any one person. \$4,000.
- 20 State number of loans in force on other securities. 81. Total amount of such loans. \$12,591.50.
- 21 What premium plan do you follow? Installment.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Varies from 5 per cent. per share to 6 $\frac{3}{4}$  per cent. per annum.
- 23 Have you an expense fund? Yes. Of what does it consist? 15 per cent. dues paid and a yearly proportion equal to the same from full-paid shares and appraisal fees. Give total amount of expense fund received during year. \$15,079.96. Give balance on hand of expense fund this date. None.
- 24 State salaries, in detail, paid to all connected with the association. Counsel, \$1,200; Assistant Cashier, \$1,300; Actuary, \$450; Treasurer, \$450; Clerks in office, from \$4.50 to \$20 per week.
- 25 Are officers under bond? Yes. In what amount? \$2,000.
- 26 State total operating expenses for the year? \$27,552.07.
- 27 How are agents paid? Commission.
- 28 Give number of agents representing your association. About 20.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? Varying. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Both. Give particulars briefly. —
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? 6 per cent.? Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Time. Give particulars briefly. —
- 31 How many foreclosures did you have in 1895? Four.

OFFICERS AND DIRECTORS. — J. W. Newbery, President; A. L. Chatterton, Secretary; A. M. Pentz, Treasurer; John Frankenheimer, Attorney.

## MERCANTILE CO-OPERATIVE BANK. — CONTINUED.

STATE OF NEW YORK,        }  
COUNTY OF NEW YORK, } ss.

We, John W. Newbery and A. M. Pentz, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true, to the best of our knowledge and belief.

JOHN W. NEWBERY, *President.*

A. M. PENTZ, *Treasurer.*

Subscribed and sworn to before me, this 6th day of March, 1896.

T. J. BANNOY,  
*Notary Public, New York County.*



## THE NATIONAL BUILDING ASSOCIATION,

BALTIMORE, MD.

STATEMENT, DECEMBER 31, 1895.

Organized, January 9, 1895. Commenced Business, March 1, 1895.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$49,560.00
Cash on hand, . . . . .	260.86
Cash in bank, . . . . .	882.77
Furniture and fixtures, . . . . .	850.00
Installments due and unpaid, . . . . .	1,341.40
Due by sundries, advances, etc., . . . . .	113.45
Fines due, . . . . .	465.80
Sixty per cent. of dues on redemptions, . . . . .	1,664.64
Total, . . . . .	<u>\$55,138.92</u>

## LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$10,166.60
Due shareholders, due installments paid in advance, . . . . .	247.20
Balance to be paid out of loans made, . . . . .	7,300.00
Surplus, . . . . .	583.72
Paid-up stock, . . . . .	35,500.00
Due shareholders, dues installment stock due and unpaid and entered under assets, . . . . .	1,341.40
Total, . . . . .	<u>\$55,138.92</u>

## REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Subscription on shares (actual rec'd only), . . . . .	\$460.75
Mortgages redeemed (in whole or in part), . . . . .	220.00
Fines received, . . . . .	127.25
Paid-up stock, . . . . .	48,000.00
Insurance commissioners, . . . . .	39.68
Dues, . . . . .	11,886.20
Transfer fees, . . . . .	5.00
Commissions refunded, . . . . .	1.00
	<u>\$60,739.88</u>

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$42,480.00
Paid on withdrawals, dues, . . . . .	1,472.40
Salaries, { Office, . . . . .	\$5,988.82
{ Agents, . . . . .	497.33 — 6,486.15

## THE NATIONAL BUILDING ASSOCIATION. — CONTINUED.

## DISBURSEMENTS. — CONTINUED.

Advertising and printing, . . . . .		\$1,839.16
Rent, . . . . .		600.00
Cash on hand, . . . . .		260.86
Cash in Continental National Bank, Baltimore, . . . . .		882.77
P. U. S. withdrawals, . . . . .		2,500.00
Agents' commissions, . . . . .	\$1,777.96	
Legal expenses, . . . . .	824.20	
Trav. expenses, . . . . .	569.35	
Advances, . . . . .	113.45	
Discounts, . . . . .	26.32	
Dividends, . . . . .	648.12	
Petty expense, . . . . .	259.14 —	4,218.54
Total, . . . . .		\$60,739.88

## EARNINGS ACCOUNT.

## DR.

Interest, }		\$1,664.64
Premium, }		
Fines, . . . . .		127.25
Transfer fees, . . . . .		5.00
Pass books and initiation, . . . . .		460.75
Paid-up stock assigned, . . . . .		10,000.00
Commissions refunded, . . . . .		1.00
Insurance commission, . . . . .		39.68
Furniture and fixtures on hand, . . . . .		850.00
Fines charged against accounts, . . . . .		465.80
Total, . . . . .		\$13,614.12

## CR.

Dividends on stock, . . . . .		\$648.12
Discounts, . . . . .		26.32
Office salary, . . . . .	\$5,988.82	
Agents' " . . . . .	497.33	
Advertising, . . . . .	527.06	
Office supplies, . . . . .	1,312.10	
Rent, . . . . .	600.00	
Agents' commissions, . . . . .	1,777.96	
Legal expenses, . . . . .	824.20	
Trav. expenses, . . . . .	569.35	
Postage, express, etc., . . . . .	259.14 —	12,355.96
Surplus, . . . . .		583.72
Total, . . . . .		\$13,614.12

## THE NATIONAL BUILDING ASSOCIATION. — CONTINUED.

- 1 Is the plan of your association permanent, serial, or terminating? Terminating-serial.
- 2 What is the par value of stock per share matured? One hundred dollars.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? Sixty cents.
- 4 How many installment shares have been issued by your association from date of organization to and including December 31, 1895? 6,047. In how many series? 10. How often? Once a month.
- 5 How many installment shares were in force January 1, 1895? None. How many were issued during the year? 6,047. How many were withdrawn during the year? Withdrawn, 348; canceled, 917; reduced, 53; repaid, 11; total, 1,329. How many in force at the close of business, December 31, 1895? 4,718.
- 6 How many shares were pledged or borrowed on December 31, 1895? 1,239.
- 7 How many borrowing members have you? 49. Give total number of shares now held by them. 1,239.
- 8 How many now-borrowing members have you? 566. Give total number of shares now held by them. 3,479.
- 9 What is the full payment of borrowing member per share per year? Seven  $\frac{20}{100}$  dollars.
- 10 Is your admission or membership fee per share or per member? Per share. How much? \$1.00, investor; 40c., redeeming shareholder.
- 11 Total admission fees actually received by the association during year. \$460.75; balance paid to agents direct.
- 12 Total amount of admission fees paid by new members during year. \$5,308 00. To the association. \$460.75. To the agents. \$4,847.25.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? No.
- 15 If yes, on what and by what authority? None.
- 16 On what percentage of valuation do you limit loans? 60 per cent. How appraised? Appraised by board of three local appraisers at its market cash value.
- 17 In what states have you money loaned? Maryland, Virginia, West Virginia, and South Carolina, and Washington, D. C.
- 18 How long must a shareholder make payments before he is entitled to borrow? Our rule is three months, but don't always enforce this rule.
- 19 State number of loans to members. 49. State total amount loaned on first mortgage. 49. State largest mortgage loan to any one person. \$7,000, to S. H. Rosenzweig, Washington, D. C.
- 20 State number of loans in force on other securities. None. Total amount of such loans. None.
- 21 What premium plan do you follow? Follow a special plan, redeeming shares before maturity, charging gross premium.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Not fixed; repurchase shares upon issue at \$40 per share, value increasing until maturity.

## THE NATIONAL BUILDING ASSOCIATION.—CONTINUED.

- 23 Have you an expense fund? Yes. Of what does it consist? All membership actually received, transfer fees, 10 cents per share per month on dues paid, \$4.00 per share first year on paid-up stock, \$1.50 per share per year thereafter. Give total amount of expense fund received during year, \*\$14,367.78. Give balance on hand of expense fund this date. \$2,011.82.
- 24 State salaries per month, in detail, paid to all connected with the association. President, \$50; Treasurer, \$50; Counsel, \$50; Secretary, \$83.33; Clerk, \$20; two agents, \$30 each; General manager and manager redpt. department, \$150, and \$1 renewal each.
- 25 Are officers under bond? Yes. In what amount? Secretary and treasurer, \$5,000 each.
- 26 State total operating expenses for the year. \$12,355.96.
- 27 How are agents paid? Through membership fees collected by them, besides which two at present receive a salary of \$30 per month each.
- 28 Give number of agents representing your association. 10.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? Full amount. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No variation as to percentage of payment on stock that can be withdrawn, only variation. Give particulars briefly. — Is rate of interest allowed on such payments, viz.:? None in less than one year; 6 per cent. from 1–3 years; 8 per cent. after 3 years.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? No. What per cent.? None. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. —
- 31 How many foreclosures did you have in 1895? None.

OFFICERS AND DIRECTORS.—President, Ernest J. Knabe, Jr.; Secretary, E. A. Dolle; Treasurer, J. Wesley Guest; Attorneys, Williams & Williams.

STATE OF MARYLAND, }  
CITY OF BALTIMORE, } ss.

We, Ernest J. Knabe, Jr., and E. A. Dolle, President and Secretary of the aforesaid Building Association, do solemnly swear that the foregoing statement is true, to the best of our knowledge and belief.

E. A. DOLLE, *Secretary*.

ERNEST J. KNABE, *President*.

Subscribed and sworn to before me, this 14th day of December, 1895.

CHAS. L. HUTCHINS,  
*Notary Public*.

\* This amount includes \$10,000 through P. U. S., assigned and credited to expense fund.



# THE NATIONAL RAILWAY BUILDING AND LOAN ASSOCIATION,

ATLANTA, GA.

STATEMENT, DECEMBER 31, 1895.

Organized, March 18, 1891. Commenced Business, March 18, 1891.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$211,190.00
Loans on other securities (stock of Association), . . . . .	19,177.86
Real estate, . . . . .	3,666.56
Cash on hand with State Treasurer, . . . . .	2,342.22
Furniture and fixtures, . . . . .	705.87
Installments due and unpaid, . . . . .	26,891.28
Bills receivable, . . . . .	950.00
Due from accounts, . . . . .	5,034.49
Total, . . . . .	<u>\$269,958.28</u>

## LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$190,198.06
Due shareholders, due installments paid in advance, . . . . .	3,171.00
Due shareholders, earnings credited, . . . . .	39,649.63
Borrowed money, . . . . .	5,000.00
Accounts, . . . . .	62.30
Overdraft on Treasurer, . . . . .	277.29
Total, . . . . .	<u>\$269,958.28</u>

## REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Cash on hand, January 1, 1895, . . . . .	\$1,652.70
Subscription on shares, . . . . .	105,861.34
Premiums received, . . . . .	8,378.57
Interest received, . . . . .	8,378.58
Fines received, . . . . .	615.00
Undivided profits, . . . . .	2,440.08
Prepaid and debenture stock, . . . . .	17,550.00
Accounts, . . . . .	405.00
Overdraft on Treasurer, . . . . .	277.29
Withdrawal fees, . . . . .	492.50
Transfer fees, . . . . .	302.00
Insurance commissions, . . . . .	82.61
Attorneys' fees, . . . . .	29.00
Borrowed money, . . . . .	1,500.00
Total, . . . . .	<u>\$147,964.67</u>

# THE NATIONAL RAILWAY BUILDING AND LOAN ASSOCIATION. — CONTINUED.

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$92,229.90
Loaned on other securities (stock of Association), . . . . .	7,513.61
Paid on withdrawals, dues, . . . . .	15,993.80
Paid on withdrawals, dividends, . . . . .	1,555.84
Interest on paid-up shares, . . . . .	2,187.43
Salaries, . . . . .	10,013.75
Paid agents, . . . . .	6,658.71
Advertising and printing, . . . . .	526.49
Rent, . . . . .	580.00
Cash on hand with State Treasurers, . . . . .	1,128.83
Amount deducted on installments prepaid, . . . . .	83.25
Taxes, . . . . .	1,005.39
Interest on borrowed money, . . . . .	352.92
Bills receivable, . . . . .	950.00
Furniture and fixtures, . . . . .	187.21
Accounts, . . . . .	3,712.51
Real estate, . . . . .	1,581.88
Bonds, \$196.73; traveling expense, \$553.39, . . . . .	750.12
Petty cash, \$245; postage, \$190, . . . . .	435.00
Miscellaneous expenses, . . . . .	517.63
Total, . . . . .	\$147,964.67

## EARNINGS ACCOUNT.

### RECEIPTS.

Interest, . . . . .	\$8,378.58
Premium, . . . . .	8,378.57
Fines, . . . . .	615.00
Undivided profits (from lapsed stock, rents, etc.), . . . . .	2,440.08
Total, . . . . .	\$19,812.23

### DISBURSEMENTS.

Dividends on stock (debenture and prepaid), . . . . .	\$2,187.43
Interest on borrowed money, . . . . .	352.92
Amount deducted for advanced payments, . . . . .	83.25
Dividends on withdrawals, . . . . .	1,555.84
Taxes, . . . . .	1,005.39
Balance, . . . . .	14,627.40
Total, . . . . .	\$19,812.23

# THE NATIONAL RAILWAY BUILDING AND LOAN ASSOCIATION. — CONTINUED.

- 1 Is the plan of your association permanent, serial, or terminating? Serial and debenture.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 60 cents.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? — In how many series? 57. How often? Monthly.
- 5 How many shares were in force January 1, 1895? 15,499. How many were issued during the year? 11,350. How many were withdrawn, lapsed, and canceled during the year? 4,655. How many in force at the close of business, December 31, 1895? 22,194.
- 6 How many shares were pledged or borrowed on December 31, 1895? 3,400.
- 7 How many borrowing members have you? 452. Give total number of shares now held by them. 3,400.
- 8 How many non-borrowing members have you? 2,056. Give total number of shares now held by them. 18,794.
- 9 What is the full payment of borrowing member per share per year without premium? \$13.20.
- 10 Is your admission or membership fee per share or per member? Per share. How much? \$1.00.
- 11 Total admission fees received by the association during the year. None; paid to agents selling stock.
- 12 Total amount of admission fees paid by new members during year. \$11,350. To the association. — To the agents. \$11,350.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Only on our stock.
- 15 If yes, on what and by what authority? —
- 16 On what percentage of valuation do you limit loans? 50 per cent. How appraised? By local boards, Bradstreet and Dun's Mercantile Agencies, etc.
- 17 In what places have you money loaned? North and South Carolina, Georgia, Florida, Alabama, and Texas.
- 18 How long must a shareholder make payments before he is entitled to borrow? Three months.
- 19 State number of loans to members. 452. State total amount loaned on first mortgage. \$211,190. State largest mortgage loan to any one person. \$5,000.
- 20 State number of loans in force on other securities. 220. Total amount of such loans. \$19,177.86.
- 21 What premium plan do you follow? Fixed at this time.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. 50 cents per share per month.

## THE NATIONAL RAILWAY BUILDING AND LOAN ASSOCIATION. — CONTINUED.

- 23 Have you an expense fund? Yes. Of what does it consist? 10 cents per share per month, withdrawal and transfer fees, and insurance commissions. Give total amount of expense fund received during year. \$19,599.70. Give balance on hand of expense fund this date. —
- 24 State salaries, in detail, paid to all connected with the association. President, \$25; seven Directors at \$56; two Advisory Directors at \$31; Secretary and General Manager, \$125; Assistant General Manager, \$100; Assistant Secretary, \$50; Bookkeeper, \$50; Stenographer, \$45; Attorney, \$50.
- 25 Are officers under bond? Those handling money. In what amount? \$1,000 to \$2,000.
- 26 State total operating expenses for the year. \$20,123.22.
- 27 How are agents paid? By commissions.
- 28 Give number of agents representing your association. Over 100.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.?  $83\frac{1}{2}$  per cent. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. —
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? 6 per cent. on loan fund second year, full earnings on loan fund third year and thereafter. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? According to length of time since date of issue. Give particulars briefly. —
- 31 How many foreclosures did you have in 1895? Five.

OFFICERS AND DIRECTORS. — W. H. Hulsey, President; D. B. Stancliff, Secretary; E. S. Pratt, Treasurer; J. M. Bateman, Attorney; Miss Ada Knox, Assistant Secretary. F. M. Boston, Joseph H. Johnson, J. M. Stephens.

STATE OF GEORGIA, }  
FULTON COUNTY, } ss.

We, W. H. Hulsey and Edw. S. Pratt, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true, to the best of our knowledge and belief.

EDW. S. PRATT, *Treasurer.*

W. H. HULSEY, *President.*

Subscribed and sworn to before me, this 10th day of February, 1896.

[SEAL]

E. W. MONTEITH,

*Notary Public, Fulton County, Georgia.*



## NEW YORK MUTUAL SAVINGS AND LOAN ASSOCIATION,

NEW YORK, N. Y.

STATEMENT, DECEMBER 31, 1895.

Organized June 27, 1889. Commenced Business, July 1, 1889.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$1,113,375 00
Loans on other securities, . . . . .	39,327.00
Real estate (foreclosure and exchg.), . . . . .	75,992.84
Cash on hand, . . . . .	\$5,592.03
Cash due bank, . . . . .	1,064.70— 4,527.33
Installments due and unpaid, . . . . .	49,058.08
Bond and mortgage, 6 per cent., . . . . .	5,899.99
Interest due and unpaid, . . . . .	10,231.62
Additional dues, due and unpaid, . . . . .	8,378 81
Insurance due from borrowers, . . . . .	147.05
From foreclosures in process, . . . . .	2,658.71
Real estate (rent account), . . . . .	396.12
Agents and treasurer secured, \$1,557.65; ledger account, \$1,559.24, . . . . .	3,116.89
Total, . . . . .	<u>\$1,313,109.44</u>

## LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$1,039,625.16
Due shareholders, due installments paid in advance, . . . . .	11,851.98
Due shareholders, earnings credited, . . . . .	119,402.91
Due shareholders, earnings not credited, . . . . .	2,118.11
Balance to be paid out of loans made, . . . . .	19,150.00
Surplus (reserve fund), . . . . .	18,501.76
Interest, \$1,277.79; additional dues (prem.) advanced, \$1,023.20, . . . . .	2,300.99
Foreclosures in process, . . . . .	108 57
Real estate (rental account), . . . . .	882.00
Agents, treasurer, etc., . . . . .	244.40
Sundry ledger account, . . . . .	1,257.00
Due borrowers, altd. shares, . . . . .	6,617.54
Prepaid and paid-up shares, . . . . .	91,049.02
Total, . . . . .	<u>\$1,313,109.44</u>

## NEW YORK MUTUAL SAVINGS AND LOAN ASSOCIATION.

— CONTINUED.

REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Cash on hand January 1, 1895,			\$7,964.20
Subscription on shares —			
Installments,	\$343,009.78		
Paid up and prepaid,	50,333.88—	393,343.66	
Mortgages redeemed (in whole or in part),		152,600 00	
Other loans redeemed,		13,398.00	
Shares of association,		42,730.56	
Premiums received,		1,364.30	
“ “ advanced,		53,991.00	
Interest received, advanced,		1,705.44	
Fines received,		2,784.55	
Interest dues, advanced,		31,265 50	
Redemptions, withdrawals, transfer fees,		3,029 65	
Bills receivable,		428.56	
Special appraisalment,		561.92	
Profit and loss sundries,		123.86	
Dues, discounts, withdrawals, etc., retd.,		203 57	
Rentals, etc., to credit of reserve fund,		980.46	
Insurance, \$85.95; rentals, \$6,347.90,		6,433.85	
Ledger account, \$29,472.37; foreclosures, \$19,105.07,		48,577.44	
Total,			\$761,486.52

## DISBURSEMENTS.

Loaned on mortgages,		\$456,025.00
Loaned on other securities, shares of association,		27,635.00
Paid on withdrawals, dues, loan fund, \$132,443.87, reserve fund, \$20,515.08,		152,958.95
Paid on withdrawals, dividends,		6,175.34
Salaries, officers, \$4,514.99; office, \$4,193.32,		8,708.41
Advertising, \$76.60; printing, \$884.33,		960 93
Banking department, \$570.19; stationery, etc., \$1,132.60,		1,702.79
Rent,		2,100.00
Interest, premiums, fines, etc., returned,		1,003.90
Cash on hand,		4,527.33
Insurance premiums, discounts, etc.,		2,795.76
Special appraisers,		241.00
Profit and loss,		18.95
Paid up shares redeemed, \$23,894 06; withdrawn, \$1,804,		25,698.06
Interest paid up, shares,		4,911.75
Ledger account,		27,422.33
Fixtures, \$355.00; agents, \$17,873.05; local treasurer, \$6,752.43,		24,980.48
Postage, \$478.84; valuable books, \$52.60,		531.44
Officers traveling, \$352.32; legal, \$3,234,		3,586.32
Real estate, \$2,854.09; foreclosures, \$6,648.69,		9,502.78
Total,		\$761,486.52

## NEW YORK MUTUAL SAVINGS AND LOAN ASSOCIATION.

— CONTINUED.

## EARNINGS ACCOUNT.

## Dr.

Interest, . . . . .	\$58,713.38
Premium, . . . . .	46,640.51
Fines, . . . . .	2,814.33
Fees, withdrawal, . . . . .	172.60
Cancellations, . . . . .	4,215.97
Real estate, . . . . .	683.76
Interest, . . . . .	319.25
Sundry items, . . . . .	630.51
Reapportionment, . . . . .	14,312.08
Balance January 1, 1895, . . . . .	3,561.02
Total, . . . . .	<u>\$132,063.41</u>

## Cr.

Dividends on stock, . . . . .	\$119,402.91
Interest, sundries, . . . . .	854.46
Foreclosures, . . . . .	2,914.88
Real estate, . . . . .	221.83
Discount dues, advanced, . . . . .	791.49
Miscellaneous, . . . . .	325.56
Profits, withdrawals, . . . . .	5,434.17
	<u>\$129,945.30</u>
Undivided, . . . . .	2,118.11
Total, . . . . .	<u>\$132,063.41</u>

- 1 Is the plan of your association permanent, serial, or terminating? Serial, permanent.
- 2 What is the par value of stock per share matured? \$100.00.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 60, 40, 30, and 20 cents.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 131,052. In how many series? 78. How often? Monthly.
- 5 How many shares were in force January 1, 1895? 58,684 $\frac{1}{2}$ . How many were issued during the year? 22,481. How many were withdrawn, cancelled, redeemed, etc., during the year? 16,324. How many in force at the close of business, December 31, 1895? 64,841 $\frac{1}{2}$ .
- 6 How many shares were pledged or borrowed on December 31, 1895? 11,528.
- 7 How many borrowing members have you? 1,250, estimated. Give total number of shares now held by them. 11,528.
- 8 How many non-borrowing members have you? 6,648. Give total number of shares now held by them. 53,313 $\frac{1}{2}$ .

# NEW YORK MUTUAL SAVINGS AND LOAN ASSOCIATION. — CONTINUED.

- 9 What is the full payment of borrowing member per share per year without premium ? \$11 to \$15.
- 10 Is your admission or membership fee per share or per member ? None.  
How much ? —
- 11 Total admission fees received by the association during year. —
- 12 Total amount of admission fees paid by new members during year. — To the association. — To the agents. —
- 13 Do you make loans to other than members ? No.
- 14 Do you make loans on securities other than first mortgage ? Shares of the association.
- 15 If yes, on what and by what authority ? —
- 16 On what percentage of valuation do you limit loans ? 75 per cent. How appraised ? Local appraisers (members), and confidential reports, special agents.
- 17 In what places have you money loaned ? New York, New Jersey, Pennsylvania, So. Dakota, Michigan, Connecticut.
- 18 How long must a shareholder make payments before he is entitled to borrow ? Four months.
- 19 State number of loans to members. 960, B. and M. State total amount loaned on first mortgage. \$1,094,225.00. State largest mortgage loan to any one person. \$28,500.00.
- 20 State number of loans in force on other securities. 308, shares of association. Total amount of such loans. \$39,327.00.
- 21 What premium plan do you follow ? Installment.
- 22 If premium fixed, state amount; if not fixed, state average premiums and extremes. 40c. and not to exceed 50c. per share per month.
- 23 Have you an expense fund ? No. Of what does it consist ? — Give total amount of expense fund received during the year. — Give balance on hand of expense fund this date. —
- 24 State salaries, in detail, paid to all connected with the association. Office, \$4,193.42; President, \$1,000; Secretary and Manager, \$3,000; Treasurer, \$300; Directors, \$214.99.
- 25 Are officers under bond ? Secretary. In what amount ? \$10,000.
- 26 State total operating expenses for the year. \$41,291.21.
- 27 How are agents paid ? Commission, dues paid in.
- 28 Give number of agents representing your association. 16.
- 29 Can payments on stock be withdrawn before maturity of stock ? Yes.  
What per cent. ? Dues paid in. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue ? Time. Give particularly briefly. After one year dues paid in with 6 per cent., average time, less withdrawal fee, \$1 per share.
- 30 Can dividends credited to stock be withdrawn before maturity of stock ? Yes. What per cent. ? See below. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue ? Time. Give particulars briefly. After 7 years profits apportioned less withdrawal fee, \$1.00 per share. After 8 years, profits apportioned.
- 31 How many foreclosures did you have in 1895 ? 28.



## NEW YORK MUTUAL SAVINGS AND LOAN ASSOCIATION.

— CONTINUED.

REMARKS.— Loans, bond, and mortgage by states :

Connecticut, . . . . .	\$11,900.00
Michigan, : . . . .	500.00
New York, . . . . .	615,425.00
New Jersey, . . . . .	7,200.00
Pennsylvania, . . . . .	437,100.00
So. Dakota, . . . . .	5,400.00
Virginia, . . . . .	16,700.00
	<hr/>
	\$1,094,225.00

OFFICERS AND DIRECTORS.— Hon. Warner Miller, President; E. B. Rollins, 1st Vice-President; E. C. Dillingham, 2d Vice-President; T. S. Johnson, Secretary and General Manager; A. Trowbridge, Treasurer; Hon. E. V. Loew, A. Schoellkopf, John H. Washburn, James P. Dickson, Hon. John B. Riley, W. H. Wells, W. W. Glover.

STATE OF NEW YORK, }  
 NEW YORK COUNTY, } ss.

We, E. B. Rollins and T. S. Johnson, 1st Vice-President and Secretary of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

T. S. JOHNSON,

*Secretary.*

E. B. ROLLINS,

*1st Vice-President.*

Subscribed and sworn to before me, this thirtieth day of January, 1896.

PERCY L. KLOCK,

*Notary Public.*

# NEW YORK NATIONAL BUILDING AND LOAN ASSOCIATION,

NEW YORK CITY.

STATEMENT, DECEMBER 31, 1895.

Organized, January 13, 1890. Commenced Business, January 13, 1890.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$890,800.00
Loans on other securities, . . . . .	11,391.00
Real estate (foreclosure), . . . . .	26,305.61
Cash in bank, . . . . .	3,951.67
Furniture and fixtures, . . . . .	2,381.51
Installments due and unpaid, . . . . .	61,832.15
Bills receivable, . . . . .	4,094.65
Uncompleted loans, . . . . .	5,216.40
Insurance, . . . . .	344.12
Real estate taxes, . . . . .	293.70
C. R. Vance bond, . . . . .	250.00
Foreclosure account, . . . . .	220.00
Coupon account, . . . . .	230.00
Total, . . . . .	\$1,007,310.81

## LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$276,041.03
Due shareholders, due installments paid in advance, . . . . .	7,113.90
Due shareholders, earnings credited, . . . . .	113,894.00
Due shareholders, earnings not credited, . . . . .	5,420.89
Surplus, . . . . .	3,570.04
Due shareholders, prepaid, . . . . .	170,060.00
Due shareholders, full prepaid, . . . . .	10,300.00
In course of collection, . . . . .	61,832.15
Unearned premium, . . . . .	359,078.80
Total, . . . . .	\$1,007,310.81

REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Cash on hand January 1, 1895, . . . . .	\$3,687.53
Subscription on shares, . . . . .	171,086.61
Mortgages redeemed (in whole or in part), . . . . .	32,850.00
Other loans redeemed, . . . . .	2,352.50

# NEW YORK NATIONAL BUILDING AND LOAN ASSOCIATION.— CONTINUED.

## RECEIPTS — CONTINUED.

Premiums received, . . . . .	\$42,399.94
Interest received, . . . . .	23,202.78
Fines received, . . . . .	5,219.15
Withdrawal fees, . . . . .	137.10
Sundries, . . . . .	379.30
Bills receivable, . . . . .	88.35
Transfer fees, . . . . .	174.50
Rents, . . . . .	488.11
Real estate sold, . . . . .	2,591.14
Expense fund, . . . . .	39,672.20
Total, . . . . .	<u>\$324,329.21</u>

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$188,450.00
Loaned on other securities, . . . . .	7,490.50
Paid on withdrawals, dues, . . . . .	60,296.82
Paid on withdrawals, dividends, . . . . .	16,379.28
Salaries, . . . . .	17,650.80
Advertising and printing, . . . . .	3,079.70
Rent, . . . . .	2,000.04
Making collections, . . . . .	2,897.70
Cash in banks, . . . . .	4,339.45
Agents' commissions, . . . . .	9,991.13
Uncompleted loans, . . . . .	5,216.40
Sundry disbursements, 1895:	
Postage, . . . . .	455.04
Traveling expenses, . . . . .	835.25
Banking deposits, . . . . .	365.36
Insurance and taxes, . . . . .	407.55
Foreclosure account, . . . . .	693.14
State taxes, . . . . .	318.48
Repairs on real estate, . . . . .	293.33
Legal expenses, . . . . .	461.99
Coupon account, . . . . .	375.00
Sundry expenses, . . . . .	2,332.25
Total, . . . . .	<u>\$6,537.39</u>
Total, . . . . .	<u>\$324,329.21</u>

## EARNINGS ACCOUNT.

### DR.

Interest, . . . . .	\$23,214.17
Premium, . . . . .	41,218.04
Fines, . . . . .	3,580.30
Transfer fees, . . . . .	180.00
Withdrawal fees, . . . . .	137.10
Expense fund income, . . . . .	40,051.50
Total, . . . . .	<u>\$108,381.11</u>

# NEW YORK NATIONAL BUILDING AND LOAN ASSOCIATION.— CONTINUED.

CR.

Dividends on stock, . . . . .	\$64,026.68
Banking deposits, . . . . .	365.36
Making collections and rent, . . . . .	4,897.74
Traveling expenses and salaries, . . . . .	18,516.05
Attorney's account, advertising, and printing, . . . . .	3,541.69
Agents' commission, . . . . .	9,991.13
Sundry expenses, . . . . .	2,123.10
Postage, . . . . .	455.04
Taxes, . . . . .	1,585.34
Undivided earnings, . . . . .	2,878.98

Total, . . . . . \$108,381.11

- 1 Is the plan of your association permanent, serial, or terminating? Permanent, serial.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 60 cents A, 35 cents B.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 67,983. In how many series? 71. How often? Monthly.
- 5 How many shares were in force January 1, 1895? 25,696. How many were issued during the year? 11,515. How many were withdrawn during the year? 5,761. How many in force at the close of business, December 31, 1895? 31,450.
- 6 How many shares were pledged or borrowed on December 31, 1895? 9,296.
- 7 How many borrowing members have you? 377. Give total number of shares now held by them. 9,296.
- 8 How many non-borrowing members have you? 2,054. Give total number of shares now held by them. 22,154.
- 9 What is the full payment of borrowing member per share per year without premium? \$10.20.
- 10 Is your admission or membership fee per share or per member? Have none. How much? —.
- 11 Total admission fees received by the association during year. —.
- 12 Total amount of admission fees paid by new members during year, \$——. To the association, \$——. To the agents, \$——.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Yes.
- 15 If yes, on what and by what authority? Members, stock. By-laws.
- 16 On what percentage of valuation do you limit loans? 50 per cent. How appraised? Selected appraisers.
- 17 In what places have you money loaned? New York, Pennsylvania, Alabama, Texas, Tennessee, Kentucky, Iowa, Virginia, Connecticut.



# NEW YORK NATIONAL BUILDING AND LOAN ASSOCIATION.— CONTINUED.

- 18 How long must a shareholder make payments before he is entitled to borrow?  
3 months.
- 19 State number of loans to members. 377. State total amount loaned on first  
mortgage? \$890,800. State largest mortgage loan to any one person.  
\$27,000.
- 20 State number of loans in force on other securities. 85. Total amount of such  
loans. \$11,391.
- 21 What premium plan do you follow? Fixed.
- 22 If premium fixed, state amount; if not fixed, state average premium and ex-  
tremes. \$50 per share.
- 23 Have you an expense fund? Yes. Of what does it consist? 10 cents per  
share A, 10 per cent. on prepaid stock; 5 cents per share B, 5 per cent.  
on full-paid stock. Give total amount of expense fund received during  
year. \$40,051.50. Give balance on hand of expense fund this date.  
\$387.78.
- 24 State salaries, in detail, paid to all connected with the association. Presi-  
dent, \$6,996; Secretary, \$5,826; Attorney, \$1,219.80; Assistant Secretary,  
\$2,300; clerks, \$1,309. Total, \$17,650.80.
- 25 Are officers under bond? Yes. In what amount? \$20,000.
- 26 State total operating expenses for the year. \$39,890.11.
- 27 How are agents paid? Out of expense fund.
- 28 Give number of agents representing your association. 30.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes.  
What per cent.? 50 cents of each 60 cents on A; 30 cents of each 35  
cents on B. Does such per cent. vary according to amount paid on stock  
or according to length of time since date of issue? No. Give particu-  
lars briefly.
- 30 Can dividends credited to stock be withdrawn before maturity of stock?  
Yes. What per cent.? All. Does such per cent. vary according to  
amount paid on stock, or according to length of time since date of issue?  
— Give particulars briefly. —
- 31 How many foreclosures did you have in 1895? 7.

BANKS OF DEPOSIT—Seaboard National Bank, 18 Broadway; N. Y. Security  
and Trust Co., 46 Wall Street, N. Y.

OFFICERS AND DIRECTORS.—W. F. Thompson, President; W. C. Marsh,  
Secretary and Treasurer; W. G. Havens, Attorney.

STATE OF NEW YORK, }  
NEW YORK COUNTY, } ss.

We, W. F. Thompson and W. C. Marsh, President and Treasurer of the  
aforesaid Building and Loan Association, do solemnly swear that the foregoing  
statement is true, to the best of our knowledge and belief.

W. C. MARSH, *Treasurer.*

W. F. THOMPSON, *President.*

Subscribed and sworn to before me, this 27th day of January, 1896.

[SEAL.]

GEORGE A. McDERMOTT,

*Notary Public.*

New York City and County.

## REPUBLIC SAVINGS AND LOAN ASSOCIATION,

NEW YORK CITY.

STATEMENT, DECEMBER 31, 1895.

Organized, January 20, 1890. Commenced Business, May 31, 1890.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$142,150.00
Loans on other securities, . . . . .	6,790.75
Real estate (foreclosure), . . . . .	500.00
Cash on hand, . . . . .	2,337.48
Cash in bank, . . . . .	1,738.00
Furniture and fixtures, . . . . .	750.00
Interest and premiums accrued, . . . . .	2,400.99
Fines accrued, . . . . .	477 41
Accounts, . . . . .	780.67
Total, . . . . .	<u>\$157,925.30</u>

## LIABILITIES.

Due shareholders, due installments paid, . . . . .	\$125,312.04
Due shareholders, due installments paid in advance, . . . . .	10,000.00
Due shareholders, earnings credited, . . . . .	4,634.47
Due shareholders, earnings not credited, . . . . .	9,256.62
Balance to be paid out of loans made, . . . . .	8,000.00
Other liabilities, . . . . .	722.17
Total, . . . . .	<u>\$157,925.30</u>

## REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Cash on hand January 1, 1895, . . . . .	\$3,344.60
Subscription on shares, . . . . .	119,668.40
Mortgages redeemed (in whole or in part), . . . . .	8,800.00
Other loans redeemed, . . . . .	540.00
Premiums received, . . . . .	4,723.49
Interest received, . . . . .	5,200.00
Fines received, . . . . .	436.02
Withdrawal fees, . . . . .	31.50
Banks, . . . . .	2,637.68
Dividends, . . . . .	\$9.51
Insurance, . . . . .	5.40 — 14.91
Expense, . . . . .	129.25
Accounts, . . . . .	2,187.10
Total, . . . . .	<u>\$147,712 95</u>

# REPUBLIC SAVINGS AND LOAN ASSOCIATION.— CONTINUED.

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$87,324.21
Loaned on other securities, . . . . .	6,549.75
Paid on withdrawals, dues, . . . . .	18,136.55
Paid on withdrawal, dividends, . . . . .	431.46
Salaries, . . . . .	4,708.45
Advertising and printing, . . . . .	1,297.17
Rent, . . . . .	2,500.00
Cash on hand, . . . . .	2,337.48
Cash in bank, . . . . .	1,738.00
Agents' commission, . . . . .	8,095.75
Interest and premiums returned, . . . . .	450.00
Accounts, . . . . .	8,875.90
Dividends, . . . . .	\$1,826.31
Discount, . . . . .	5.24
Insurance, . . . . .	10.00 — 1,841.55
Collection expense, petty cash, . . . . .	1,231.26
Tax and license, furniture and fixtures, . . . . .	2,195.42 — 3,426.68
Total, . . . . .	\$147,712.95

## EARNINGS ACCOUNT.

### Dr.

Interest, . . . . .	\$5,200.00
Premium, . . . . .	4,723.49
Fines, . . . . .	436.02
Withdrawal fees, . . . . .	31.50
Dividends, . . . . .	\$9.51
Insurance, . . . . .	5.40 — 14.91
Cancellations, . . . . .	1,108.47
Total, . . . . .	\$11,514.39

### Cr.

Dividends on stock, . . . . .	\$1,826.31
Dividends on withdrawals, . . . . .	431.46
Profit not credited, . . . . .	9,256.62
Total, . . . . .	\$11,514.39

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installments payable weekly or monthly? Monthly. What amount per share? 25, 50, 60 cents, \$1.

# REPUBLIC SAVINGS AND LOAN ASSOCIATION.—

## CONTINUED.

- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895 ? 47,208. In how many series ? Each share a series by itself. How often ? Daily.
- 5 How many shares were in force January 1, 1895 ? 20,197. How many were issued during the year ? 24,481. How many were withdrawn during the year ? 9,712. How many in force at close of business, December 31, 1895 ? 34,966.
- 6 How many shares were pledged or borrowed on December 31, 1895 ? 970.
- 7 How many borrowing members have you ? 139. Give total number of shares now held by them. 1,845.
- 8 How many non-borrowing members have you ? 4,428. Give total number of shares now held by them. 33,121.
- 9 What is the full payment of borrowing member per share per year without premium ? \$9 to \$18 according to class of stock.
- 10 Is your admission or membership fee per share or per member ? None. How much ? Nothing.
- 11 Total admission fees received by the association during year. None.
- 12 Total amount of admission fees paid by new members during year. None. To the association. None. To the agents. None.
- 13 Do you make loans to other than members ? No.
- 14 Do you make loans on securities other than first mortgage ? Yes.
- 15 If yes, on what and by what authority ? On stock of this association.
- 16 On what percentage of valuation do you limit loans ? 65 per cent. How appraised ? Local appraisal.
- 17 In what places have you money loaned ? New York, Iowa, Pennsylvania, Maryland, New Jersey, Rhode Island, Delaware, Illinois.
- 18 How long must a shareholder make payments before he is entitled to borrow ? 4 months.
- 19 State number of loans to members. 139. State total amount loaned on first mortgage. \$142,150. State largest mortgage loan to any one person. \$13,000.
- 20 State number of loans in force on other securities. 39. Total amount of such loans. \$6,790.75.
- 21 What premium plan do you follow ? Installment.
- 22 If premium fixed, state amount; if not fixed, state average premiums and extremes. 40 and 50.
- 23 Have you an expense fund ? No. Of what does it consist ? None. Give total amount of expense fund received during year. Give balance on hand of expense fund this date.
- 24 State salaries, in detail, paid to all connected with the association. President, \$30; Secretary, \$1,300; Treasurer, \$120; Attorney, \$935.91; Directors, \$607.70; clerks, \$1,714.84; total, \$4,708.45.
- 25 Are officers under bond ? Yes. In what amount ? Secretary, \$5,000; general manager, \$10,000.



REPUBLIC SAVINGS AND LOAN ASSOCIATION.—  
CONTINUED.

- 26 State total operating expenses for the year. \$19,928.05.  
 27 How are agents paid? Commission.  
 28 Give number of agents representing your association.  
 29 Can payments on stock be withdrawn before maturity of stock? Yes.  
     What per cent.? 5, 6, 7. Does such per cent. vary according to length  
     of time since date of issue? Yes. Give particulars briefly. After 1  
     year, all dues paid less \$1 per share; after 3 years, all dues plus 5 per  
     cent.; after 4 years, 6 per cent.; after 5 years, 7 per cent.; after 6 years,  
     7 per cent. plus 50 per cent. of credited surplus earnings.  
 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes.  
     What per cent.? 50 per cent. after 6 years. Does such per cent. vary  
     according to amount paid on stock or according to length of time since  
     date of issue? Length of time payments have been made. Give partic-  
     ulars briefly. After 6 years, all dues plus 7 per cent. plus 50 per cent.  
     excess earnings.  
 31 How many foreclosures did you have in 1893? None; 1894, one; 1895, none.

OFFICERS AND DIRECTORS. — Alexander A. Forman, President; Franklin O.  
 Case, Secretary; E. W. Scarborough, Treasurer; G. J. Kilgen, Attorney.

STATE OF NEW YORK,  
 CITY AND COUNTY OF NEW YORK, } ss.

We, Alexander A. Forman and Franklin O. Case, President and Secretary  
 of the aforesaid Building and Loan Association, do solemnly swear that the  
 foregoing statement is true, to the best of our knowledge and belief.

ALEXANDER A. FORMAN, *President.*

FRANKLIN O. CASE, *Secretary.*

Subscribed and sworn to before me, this 31st day of January, 1896.

[SEAL]

THOS. B. CLIFFORD,

*Notary Public, City and County of New York.*

UNITED STATES SAVINGS AND LOAN BANK,  
NEW YORK CITY.

STATEMENT, DECEMBER 31, 1895.

Organized, May 1, 1893. Commenced Business, May 1, 1893.

ASSETS.

Loans on bond and mortgage (face value),	\$37,600.00
Loans on other securities,	3,095.10
Cash on hand,	1,228.45
Cash in bank,	358.39
Furniture and fixtures (cost \$1,628.13),	1,000.00
Due from individuals,	931.52
Total,	<u>\$44,213.46</u>

LIABILITIES.

Due shareholders, due installments paid,	\$29,359.73
Due shareholders, earnings credited,	3,725.05
Due shareholders, earnings not credited,	211.95
Balance to be paid out of loans made,	4,856.00
Surplus — Expense fund,	\$903.82
Indemnity fund,	4,800.00
Guarantee fund,	244.21
Suspense fund,	112.70 — 6,060.73
Total,	<u>\$44,213.46</u>

REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

RECEIPTS.

Cash on hand January 1, 1895,	\$3,409.19
Subscription on shares,	24,143.27
Mortgages redeemed (in whole or in part),	1,800.00
Other loans redeemed,	4,603.51
Premiums received,	1,433.60
Interest received,	1,797.07
Fines received,	30.00
Indemnity fund,	5,500.00
Insurance,	57.50
Expense fund,	2,133.20
Agency,	2,031.76
Earnings not credited,	73.50
Incomplete loans,	5,200.40
Total,	<u>\$52,213.00</u>

## UNITED STATES SAVINGS AND LOAN BANK.—CONTINUED.

## DISBURSEMENTS.

Loaned on mortgages, . . . . .	\$19,200.00
Loaned on other securities, . . . . .	6,184.25
Paid on withdrawals, dues, }	
Paid on withdrawals, dividends, }	11,737.05
Salaries and agents, . . . . .	5,553.70
Advertising and printing, . . . . .	263.57
Rent, . . . . .	780.00
Cash on hand, . . . . .	1,228.45
Cash in bank, . . . . .	358.39
Insurance, . . . . .	42.32
General expense, . . . . .	570.41
Earnings not credited, . . . . .	272.26
Furniture and fixtures, . . . . .	3.80
Interest, . . . . .	644.04
Incomplete loans, . . . . .	4,600.00
Expense fund, . . . . .	152.16
Guaranty fund, \$122.60; indemnity fund, \$500, . . . . .	622.60
Total, . . . . .	<u>\$52,213.00</u>

## EARNINGS ACCOUNT.

## DR.

Interest, . . . . .	\$1,797.07
Premium, . . . . .	1,433.60
Fines, . . . . .	48.00
Balance 1894 earnings not credited, . . . . .	27.56
Total, . . . . .	<u>\$3,306.23</u>

## CR.

Dividends on stock, . . . . .	\$3,094.28
Earnings not credited, . . . . .	211.95
Total, . . . . .	<u>\$3,306.23</u>

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? Monthly, Class B; weekly, Class A. What amount per share? 25 and 15 cents.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? — In how many series? Monthly. How often? —

## UNITED STATES SAVINGS AND LOAN BANK.—CONTINUED.

- 5 How many shares were in force January 1, 1895 ? 4,828½. How many were issued during the year ? 4,705. How many were withdrawn during the year ? 2,859. How many in force at the close of business, December 31, 1895 ? 6,674½.
- 6 How many shares were pledged or borrowed on December 31, 1895 ? 898.
- 7 How many borrowing members have you ? 56. Give total number of shares now held by them. 898.
- 8 How many non-borrowing members have you ? 447. Give total number of shares now held by them. 5,776½.
- 9 What is the full payment of borrowing member per share per year without premium ? Class D, \$3.00; Class A, \$7.80.
- 10 Is your admission or membership fee per share or per member ? Per share, Class A, \$1.00; per share, Class D. How much ? Nothing.
- 11 Total admission fees received by the association during year. None.
- 12 Total amount of admission fees paid by new members during year. No record. To the association. None. To the agents. No record.
- 13 Do you make loans to other than members ? No.
- 14 Do you make loans on securities other than first mortgage ? Yes; 90 per cent. of withdrawal value of shares.
- 15 If yes, on what and by what authority ? Articles of Association.
- 16 On what percentage of valuation do you limit loans ? 66⅔. How appraised ? Sworn committee of not less than three members.
- 17 In what places have you money loaned ? Kings, Queens, Westchester, Richmond, New York, and Cattaraugus Counties, New York; and Luzerne County, Pennsylvania.
- 18 How long must a shareholder make payments before he is entitled to borrow ? No limit.
- 19 State number of loans to members. 56. State total amount loaned on first mortgage. \$31,100. State largest mortgage loan to any one person. \$6,500.
- 20 State number of loans in force on other securities. 41. Total amount of such loans. \$3,095.10.
- 21 What premium plan do you follow ? Premium-interest.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Class A, 10 cents per week; Class D, 40 cents per month.
- 23 Have you an expense fund ? Yes. Of what does it consist ? Class A, 8 cents per month; Class D, first two months, and 4 cents monthly thereafter. Give total amount of expense fund received during year. \$5,822.51. Give balance on hand of expense fund this date. \$903.82.
- 24 State salaries, in detail, paid to all connected with the association. Assistant Secretary, \$15; Bookkeeper, \$15; Assistant Bookkeeper, \$10 weekly.
- 25 Are officers under bond ? No.
- 26 State total operating expenses for the year. \$4,918.69.
- 27 How are agents paid ? Admission fees and commission.



## UNITED STATES SAVINGS AND LOAN BANK.—CONTINUED.

- 28 Give number of agents representing your association. 5; unknown number sub-agents.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? Class A—After the shares have been in force six months, and less than two years, upon giving thirty days' notice, receive the full amount paid as dues, less fifty cents per share and fines, if any; after two years the full amount of dues paid, less fines, if any, and 6 per cent. per annum from the second year. Class D—After the shares have been in force one year, and less than three years, upon giving thirty days' notice, receive the full amount paid, less one dollar per share and fines, if any; after three years the full amount paid, less fines, if any, together with 6 per cent. per annum after the third year. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? — Give particulars briefly. —
- 30 Can dividends credited to stock be withdrawn before maturity of stock? — What per cent.? — Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? — Give particulars briefly. —
- 31 How many foreclosures did you have in 1895? None.

OFFICERS AND DIRECTORS.—Thomas F. Main, President; Emott Seward, Secretary; William C. Allen, Treasurer; Waldo G. Morse, Attorney; A. C. Glazier, F. E. Rogers, J. T. Bender.

STATE OF NEW YORK, }  
NEW YORK COUNTY, } ss.

We, Thomas F. Main and William C. Allen, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true, to the best of our knowledge and belief.

THOMAS F. MAIN, *President.*

WILLIAM C. ALLEN, *Treasurer.*

Subscribed and sworn to before me, this 27th day of January, 1896.

[SEAL]

FRANCIS W. JUDGE, JR.,  
*Notary Public, New York County.*

## UNITED STATES SAVINGS AND LOAN CO.,

ST. PAUL, MINNESOTA.

STATEMENT, DECEMBER 31, 1895.

Organized May 23, 1888. Commenced Business June 1, 1888.

## ASSETS.

Loans on bond and mortgage (face value), . . . . .	\$959,674.82
Loans on shares, . . . . .	19,754.50
Real estate,* . . . . .	312,408.68
Cash in Northern Trust Co., . . . . .	56,303.14
Cash in Germania Bank, . . . . .	17,600.73
Furniture and fixtures, . . . . .	868.21
Installments due and unpaid, . . . . .	54,500.16
Premium due and unpaid, . . . . .	36,863.16
Interest due and unpaid, . . . . .	34,316.41
Fines due and unpaid, . . . . .	12,957.12
Loaned on tax certificates, . . . . .	89,593.26
Accrued interest on tax certificates, . . . . .	6,840.34
Due from collecting agents, . . . . .	2,593.20
Legal expenses, . . . . .	6,627.06
Taxes and ins. advanced, . . . . .	14,097.42
Bills receivable, . . . . .	4,450.00
Due from agents, . . . . .	7,187.29
Total, . . . . .	<u>\$1,636,635.50</u>

## LIABILITIES.

Installment stock due shareholders, due installments paid, . . . . .	\$1,235,821.58
Due shareholders, due installments paid in advance, . . . . .	15,067.53
Due shareholders, earnings not credited, . . . . .	21,716.16
Borrowed money, . . . . .	2,500.00
Surplus, contingent fund, . . . . .	26,571.16
Due shareholders (single payment stock), . . . . .	326,160.21
Suspense account, . . . . .	1,500.77
Adjusted fire losses, . . . . .	1,042.50
Accrued int. on coupon stock, . . . . .	1,977.33
Expense fund, . . . . .	4,278.26
Total, . . . . .	<u>\$1,636,635.50</u>

\* All practically by foreclosure.

## UNITED STATES SAVINGS AND LOAN CO.—CONTINUED.

REPORT FOR THE YEAR ENDING DECEMBER 31, 1895.

## RECEIPTS.

Cash on hand January 1, 1895,	\$122,798.15
Subscription on shares, installment,	246,508.32
Subscription on shares, single payment,	62,100.00
Mortgages redeemed (in whole or in part),	82,827.28
Other loans redeemed,	66,167.11
Premiums received,	45,563.37
Interest received,	40,296.40
Fines received,	5,803.39
Term expenses prepaid stock,	3,695.78
Adjusted fire losses,	2,544.36
Real estate sales, rent, etc.,	21,536.40
Taxes and insurance advanced, repaid,	3,149.31
Legal expenses, repaid,	402.89
Sub-rental of office,	1,045.20
Membership fees,	3,936.15
Appraisal and transfer fees,	1,263.75
All other sources,	996.09
Total,	\$710,633.95

## DISBURSEMENTS.

Loaned on mortgages,	\$163,952.96
Loaned on other securities,	145,097.39
Paid on withdrawals, dues,	181,041.96
Paid on withdrawals, dividends,	40,180.18
Paid banks for collecting,	3,274.81
Salaries,	20,072.65
Postage, telegrams, and expressage,	1,131.79
Advertising and printing,	2,175.08
Taxes, insurance, and legal expenses,	18,306.47
Rent,	2,400.00
State licenses and treasurer,	1,266.13
Cash, Northern Trust Co.,	56,303.14
Cash in Germania Bank,	17,600.73
Agents and agency expenses,	7,900.23
Interest on coupon stock,	17,328.00
Interest allowed on prepaid dues,	616.67
Contingent fund account, loans, etc.,	5,528.25
Adjusted fire losses,	2,546.20
Real estate (building), taxes, insurance, etc.,	15,269.73
Suspense account,	1,537.18
Term expense, prepaid stock,	3,695.78
All other items,	3,408.62
Total,	\$710,633.95

## UNITED STATES SAVINGS AND LOAN CO.—CONTINUED.

## EARNINGS ACCOUNT.

DR.	
Interest, . . . . .	\$50,823.82
Premium, . . . . .	55,682.03
Fines, . . . . .	7,550.40
Transfer fees, . . . . .	283.75
Pass books and initiation, . . . . .	35,984.16
Loss and gain, . . . . .	69.08
Profit on withdrawals, . . . . .	5,988.38
Accrued interest on tax certificates, . . . . .	4,716.81
Profit on forfeited stock, . . . . .	925.52
Appraisal fees, . . . . .	896.00
Rebate on insurance and legal fees, . . . . .	678.61
Overdraft on treasurer, . . . . .	430.48
Total, . . . . .	\$164,029.04

CR.	
Dividends on stock, . . . . .	\$124,018.91
Interest on borrowed money, . . . . .	200.00
Expenses in detail,—for details see disbursements above, . . . . .	38,049.80
Sundry items, . . . . .	1,668.05
Interest allowed on advances, . . . . .	23.20
Undivided profits, . . . . .	69.08
Total, . . . . .	\$164,029.04

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 60 cents.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 141,230½. In how many series? A, 91; B, 47; F, 46; G, 46. How often? Monthly.
- 5 How many shares were in force January 1, 1895? 53,370. How many were issued during the year? 9,349. How many were withdrawn during the year? 7,465. How many in force at the close of business, December 31, 1895? 51,828.
- 6 How many shares were pledged or borrowed on December 31, 1895? 15,394½.
- 7 How many borrowing members have you? 827. Give total number of shares now held by them. 15,965.
- 8 How many non-borrowing members have you? 3,045. Give total number of shares now held by them. 35,863.
- 9 What is the full payment of borrowing member per share per year without premium? Installments, \$7.20; Interest, \$6.00.



## UNITED STATES SAVINGS AND LOAN CO.—CONTINUED.

- 10 Is your admission or membership fee per share or per member? Per share.  
How much? \$1.00.
- 11 Total admission fees received by the association during year, \$3,936.15.
- 12 Total amount of admission fees paid by new members during year, \$9,020.00.  
To the association, \$———. To the agents, \$9,020.00.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Yes, on stock  
of the company at 90 per cent. of its withdrawal value; and on tax cer-  
tificates.
- 15 If yes, on what and by what authority? On tax certificates by law approved  
April 26, 1895; on stock, see section 4, chapter 131, of General Laws of  
Minnesota, hereto attached, marked Exhibit "A."
- 16 On what percentage of valuation do you limit loans? 50 per cent. How ap-  
praised? Local board and private appraiser.
- 17 In what places have you money loaned? New Hampshire, Hillsborough;  
Alabama, Jefferson, Lauderdale, Montgomery, Calhoun, Morgan; Ar-  
kansas, Sebastian, Harland; Georgia, Fulton; Iowa, Woodbury, Cerro  
Gordo, Plymouth, Hardin, Scott; Illinois, Cook, Kane; Indiana, Madi-  
son, Grant, Delaware, Harvey, Marion; Kentucky, Boyd, Kenton, Mont-  
gomery, Mercer, Fayette, Johnson, Pike, Bell, Greenup, Boyle, Jeffer-  
son, Clark; Montana, Lewis, Clarke, Cascade; Minnesota, Stearns, Kan-  
diyohi, Lac-qui-Parle, Redwood, Benton, Crow Wing, Ramsey, Wash-  
ington, Todd, Hennepin, Morrison, Hubbard; North Dakota, Barnes,  
Richland, Dickey, Cass, Traill, Stutsman, Ransom; Nebraska, Hamilton;  
Oregon, Multnomah; Pennsylvania, Clearfield, Lycoming; South Dakota,  
Minnehaha; South Carolina, Richland; Texas, Dallas; Tennessee, Sulli-  
van, Hamilton, Maury, Unicoi, Roane, Washington, Knox, Shelby, Jef-  
ferson, Davidson; Virginia, Rockbridge, Roanoke; West Virginia, Ca-  
bell, Jefferson, Wayne; Wisconsin, Bayfield, St. Croix, Eau Claire;  
Utah, Weber; Washington, Chehalis, Skagit, King, Whatcom, Thura-  
ton, Lewis, Spokane, Stevens, Snohomish, Pierce, Clallam, Whitman,  
Pacific.
- 18 How long must a shareholder make payments before he is entitled to borrow?  
3 months.
- 19 State number of loans to members. 1,028. State total amount loaned on  
first mortgage. \$959,674.82. State largest mortgage loan to any one  
person. \$12,000.00.
- 20 State number of loans in force on other securities. 81 stock loans. Total  
amount of such loans. \$19,754.50; tax certificates, \$89,593.26.
- 21 What premium plan do you follow? Fixed.
- 22 If premium fixed, state amount; if not fixed, state average premium and ex-  
tremes. Up to July, 1893,  $7\frac{1}{2}$  per cent.; from July, 1893, to October 1,  
1895, 6 per cent.; since October 1, 1895, 4 per cent.
- 23 Have you an expense fund? Yes. Of what does it consist? 10 per cent. of  
installments received on stock membership, transfer, and reduction fees.  
Give total amount of expense fund received during year. \$37,833.72.  
Give balance on hand of expense fund this date. \$4,924.61.

## UNITED STATES SAVINGS AND LOAN CO.—CONTINUED.

- 24 State salaries, in detail, paid to all connected with the association. President, \$1,700; Managing director, \$3,000; five directors (each \$600), \$3,000; Secretary, \$1,200; Attorney, \$2,700; Comptroller, \$2,250; Treasurer, \$600; nine clerks, \$6,480. Total annual salaries, \$20,930.
- 25 Are officers under bond? Yes. In what amount? President, \$10,000; Managing director, \$10,000; Vice-president, \$5,000; Secretary, \$5,000.
- 26 State total operating expenses for the year. \$38,944.96.
- 27 How are agents paid? By admission fees, and in some cases, expenses.
- 28 Give number of agents representing your association. 50 approx.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? See article 4, section 2, our by-laws hereto attached, marked exhibit "B." Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? See article 4, section 2, our by-laws hereto attached, marked exhibit "B." Give particulars briefly. See art. 4, sec. 2, our by-laws hereto attached, marked exhibit "B."
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes; on paid-up and pre-paid stock; other stock when withdrawn. What per cent.? See article 4, section 2, our by-laws hereto attached, marked exhibit "B." Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? See article 4, section 2, our by-laws attached, marked exhibit "B." Give particulars briefly. See article 4, section 2, our by-laws attached, marked exhibit "B."
- 31 How many foreclosures did you have in 1895! 19.

OFFICERS.—L. F. Hubbard, President; A. R. McGill, Vice-President; John Douglas, Managing Director; B. C. McGill, Secretary; Elijah Baker, Comptroller; F. H. Ewing, Attorney.

DIRECTORS.—Gen. L. F. Hubbard, Hon. A. R. McGill, John Douglas, Anthony Voerg, Jr., P. M. Kerst, Jno. Clark, Attorney, J. Ross Nicols.

STATE OF MINNESOTA, }  
 RAMSEY COUNTY, } ss.

We, L. F. Hubbard, President, and P. M. Kerst, Cashier (Germania Bank, Treasurer,) of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true, to the best of our knowledge and belief.

GERMANIA BANK, *Treasurer.*

P. M. KERST, *Cashier.*

L. F. HUBBARD, *President.*

Subscribed and sworn to before me, this 24th day of February, 1896.

G. W. BLOOD, *Notary Public.*

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# MORTGAGE AND INVESTMENT COMPANIES

CHARTERED BY THE STATE OF CONNECTICUT.

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THE EASTERN BANKING COMPANY, HARTFORD,  
BOSTON, MASS.

STATEMENT, NOVEMBER 1, 1895.

ASSETS.

Loans secured by first liens on real estate, . . . . .	\$2,623.67
Loans secured by second liens on real estate, . . . . .	27,591.35
Loans on collateral security, . . . . .	7,931.24
Stocks and bonds, . . . . .	71,300.94
Other real estate purchased, . . . . .	24,362.93
Real estate acquired by foreclosure, . . . . .	8,489.71
Expenses on account of foreclosure, . . . . .	877.01
Other premiums paid, . . . . .	350,000.00
Current expenses, . . . . .	8,877.07
Other past-due interest remitted for, but not paid to us, . . . . .	1,723.74
Due from branch offices and agents, . . . . .	19.39
Due from sundry persons, . . . . .	16,441.67
Due from banks and bankers, . . . . .	2,291.97
Accrued interest on loans owned by the company, . . . . .	562.84
Cash, . . . . .	165.26
Land sale contracts, . . . . .	3,495.66
Profit and loss, . . . . .	22,617.91
<b>Total, . . . . .</b>	<b>\$549,322.36</b>

LIABILITIES.

Capital stock paid in, preferred, . . . . .	\$155,100.00
Capital stock paid in, common, . . . . .	350,000.00
Bills payable, . . . . .	39,000.00
Other deposits, . . . . .	5,203.03
Due to branch offices and agents, . . . . .	19.33
<b>Total, . . . . .</b>	<b>\$549,322.36</b>

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
500 shares The Western Security Company, \$	100.00	50,000.00	no recent
50 " Dearborn Mortgage Co., pref., .	100.00	5,000.00	sales.
200 " American Electric Lead Co., .	100.00	2,000.00	"
40 " Kinetic Power Company, .	100.00	1,000.00	"
1,000 " Swiverton Wheel Company, .	10.00	200.00	"
40 " Marion (O.) Water Company, .	100.00	.....	"
5 " Decatur (Ala.) Water Works Co,	50.00	.....	"
\$7,000 The New England Mortgage Security Company, 5s, . . . . .	.....	5,821.94	.....
3,000 Moosehead Pulp and Paper Co., 6s, .	.....	2,400.00	.....
2,500 Decatur Water Works Co., 4s, .	.....	.....	.....
2,500 " " Income, }	.....	1,835.00	.....
2,400 Marion Water Company, 5s, }	.....	1,344.00	.....
1,600 " " Income, }	.....	.....	.....
2,000 The Western Security Co., 6s, .	.....	1,700.00	.....

## THE EASTERN BANKING COMPANY. — CONTINUED.

This company issues no debentures and guarantees no mortgages.

Trustees for debentures, none.

When organized, 1887. Under what State laws, Connecticut.

Authorized capital, \$700,000.

Amount of capital subscribed, \$700,000.

Liability of stockholders beyond capital paid in, \$194,900.

What part of the capital stock is paid in cash, \$155,100.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for the past five years, none.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Not now making any loans.

Total amount loaned to date, \$424,697.

Total amounts of loans paid, \$212,396.37.

Total amount of loans unpaid and outstanding,  $\left\{ \begin{array}{l} \text{Guaranteed, none.} \\ \text{Unguaranteed, \$212,300.63.} \end{array} \right.$

Total amount in process of foreclosure, \$7,651.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Boston, Mass.

State the sections of country in which loans were made: North and South Dakota, Kansas, Nebraska, Minnesota, Washington, Georgia, and Florida.

## OFFICERS.

FRANCIS A. OSBORN, President.

LYSSON GORDON, Treasurer.

DIRECTORS. — Francis A. Osborn, Lysson Gordon, George B. Upham.

STATE OF MASSACHUSETTS, } ss.  
COUNTY OF SUFFOLK, }

I, Lysson Gordon, Treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me, this 29th day of November, 1895.

[SEAL]

WALTER L. BOUVÉ,  
*Notary Public.*

[In Liquidation.]  
EQUITABLE TRUST COMPANY,

NEW LONDON, CONN.

33 WALL STREET, NEW YORK CITY.

STATEMENT, OCTOBER 31, 1895.

ASSETS.

Loans secured by first liens on real estate, . . . . .	\$117,233.19
Real estate acquired by foreclosure, . . . . .	464,205.87
Current expenses (since September 1, 1895), . . . . .	1,804.77
Due from branch offices and agents, . . . . .	1,208.69
Due from the Company, . . . . .	800.44
Cash with bank and trustees, . . . . .	22,154.63
Excess of liabilities over assets, . . . . .	1,124,310.78
Total, . . . . .	\$1,731,718.37

LIABILITIES.

Capital stock paid in, . . . . .	\$1,500,000.00
Debenture bonds outstanding, . . . . .	217,500.00
Accrued interest on debenture bonds, . . . . .	1,767.16
Due to branch offices and agents, . . . . .	101.58
Due to trustees, . . . . .	10,774.09
Coupons not presented, . . . . .	45.00
Income from real estate (since September 1, 1895), . . . . .	1,530.54
Total, . . . . .	\$1,731,718.37

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Year when Dated.	SECURED BY PLEDGE OF			AMOUNT OF	
	1st Mortgage Loans.	Cash.	Real Estate.	Security.	Debentures.
May, 1890, . . . . .	\$117,233.19	\$10,774.09	\$464,205.87	\$592,213.15	\$86,500.00
November, 1890, . . . . .					56,000.00
February, 1891, . . . . .					75,000.00
Totals, . . . . .	.....	.....	.....	\$592,213.15	\$217,500.00

Trustees for debentures, James A.-Roosevelt and Adrian Iselin.

## EQUITABLE TRUST COMPANY. — CONTINUED.

When organized, June 29, 1871. Under what State laws, Connecticut.

Authorized capital, \$1,500,000.

Amount of capital subscribed, \$1,500,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash? All.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral? None.

Rate of dividends for the past five years, 0.

Do you cause a personal examination of offered security to be made by salaried employes of the company?

Total amount loaned to date, \$

Total amounts of loans paid, \$

Total amount of loans unpaid and outstanding,  $\left\{ \begin{array}{l} \text{Guaranteed, \$0.} \\ \text{Unguaranteed, \$117,233.19.} \end{array} \right.$

Total amount in process of foreclosure, \$0.

Is the company subject to examination by local State officers? Yes.

Principal place of business, 33 Wall Street, New York City.

State the section of country in which loans are made: Indiana, Kentucky, Illinois, Iowa, and Missouri.

## OFFICERS.

JAMES A. ROOSEVELT, President.

ADRIAN ISELIN, JR., Vice-President.

W. EMLEN ROOSEVELT, Secretary.

HY. R. BOND, Assistant Secretary.

TRUSTEES. — James A. Roosevelt, Charles Butler, A. Iselin, Jr., Charles Barns, J. N. Harris, Robert Coit, H. R. Bond, Adrian Iselin, Gus. E. Kissell, Aug. Brandegee, C. A. Williams, C. O'D. Iselin, W. E. Roosevelt.

STATE OF NEW YORK,  $\left\{ \begin{array}{l} \\ \text{COUNTY OF NEW YORK, ss.} \end{array} \right.$

I, W. Emlen Roosevelt, Secretary of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

W. EMLEN ROOSEVELT.

Subscribed and sworn to before me, this seventh day of November, 1895.

[SEAL]

ISAAC HICKS,

Notary Public, Kings Co., N. Y.

Certificate filed in New York County



## THE IOWA MORTGAGE COMPANY,

HARTFORD.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Loans secured by first liens on real estate, . . . . .	\$83,062.41
Loans secured by second liens on real estate, . . . . .	9,080.41
Loans on collateral security, . . . . .	122.68
Tax sale certificates, . . . . .	11,915.71
Stocks, . . . . .	5,180.25
Bonds, . . . . .	8,300.00
Real estate acquired by foreclosure, . . . . .	58,867.11
Expenses on account of foreclosure, . . . . .	3,483.49
Furniture and fixtures, . . . . .	1,192.00
Other past due interest remitted for, but not paid to us, . . . . .	26,133.74
Due from sundry persons, . . . . .	7,473.48
Accrued interest on loans owned by the Company, . . . . .	10,645.88
Cash, . . . . .	2,680.33
Interest reserved on coupons of loans sold, . . . . .	4,076.73
Due from Iowa Mortgage Company, Trustee, . . . . .	20,369.65
Total, . . . . .	\$252,583.87

## LIABILITIES.

Capital stock paid in, . . . . .	\$100,000.00
Undivided profits, . . . . .	8,868.24
Bills payable, . . . . .	10,000.00
Debenture bonds outstanding, . . . . .	47,400.00
Interest paid in advance by borrowers, . . . . .	2,285.53
Loans paid, but not remitted for, . . . . .	22,586.05
Certificates of deposits bearing interest, . . . . .	40,447.94
Deposits awaiting investment, . . . . .	10,922.19
Other deposits, . . . . .	10,073.92
Total, . . . . .	\$252,583.87

## STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF			AMOUNT OF	
		Dated.	Due.	Re-deemable.	1st Mortgage loans.	2d Mortgage loans.	Real Estate.	Security.	Debentures.
A {	7	1891 Jan. 1	1896 Jan. 1	1891 July 1	.....	\$7,214.75	\$27,053.60	\$34,268.35	\$25,700
B {	6	1891 Feb. 1	1896 Feb. 1	1894 Feb. 1	\$27,500	.....	.....	27,500.00	25,000

## THE IOWA MORTGAGE COMPANY. — CONTINUED.

Total amount of debentures certified,	\$50,700.00
Less amount on hand and with agents,	3,300.00
Total liability for debenture bonds, as per statement,	\$47,400.00

## DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Stock of Co-operative Land Company,	\$5,180.25	\$5,180.25	\$5,180.25
Bonds secured,	8,300.00	8,300.00	8,300.00

Trustees for debentures, Selah A. Hull, John S. Camp.

When organized, 1883. Under what State laws, Iowa. Connecticut charter granted, Jan., 1886.

Authorized capital, \$250,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, all.

How much, if any, of the stock owned by its officers is pledged to the company as collateral, none.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, none since 1890.

Do you cause a personal examination of offered security to be made by salaried employes of the company? In most cases.

Total amount loaned to date, \$2,801,990.30.

Total amounts of loans paid, \$1,839,770.89.

Total amount of loans unpaid and outstanding,	Guaranteed, \$347,185.00.
	Unguaranteed, those owned by Company, \$615,034.41.

Total amount in process of foreclosure,

Is the company subject to examination by local State officers? Yes.

Principal place of business, Hartford, Conn.

State the sections of country in which loans are made, Iowa, Eastern and Northern Kansas, Eastern and Southern Nebraska.

## OFFICERS.

JEFFERY O. PHELPS, President.

GEO. W. BAWDEN, Vice-President.

J. O. PHELPS, JR., Sec. and Treas.

## THE IOWA MORTGAGE COMPANY. — CONTINUED.

DIRECTORS. — Jeffery O. Phelps, J. O. Enders, John R. Redfield, John S. Camp, John W. Welch, O. B. Arnold, Selah A. Hull, H. C. Joyner, W. F. Fuller, R. H. Ensign, E. J. Crawford, Wm. Waldo Hyde, George W. Bawden, J. O. Phelps, Jr.

STATE OF CONNECTICUT, }  
COUNTY OF HARTFORD, } ss.

I, J. O. Phelps, Jr., Treasurer of the aforesaid Company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

J. O. PHELPS, JR.,  
*Treasurer.*

Subscribed and sworn to before me, this second day of October, 1895.

FRED. D. JEWETT,  
*Notary Public.*

## THE LOAN AND GUARANTEE COMPANY OF CONN.,

## HARTFORD.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Loans secured by first liens on real estate, . . . . .	\$157,345.00
Real estate acquired by foreclosure, . . . . .	158,515.18
Expenses on account of foreclosure, . . . . .	817.85
Furniture and fixtures, . . . . .	600.00
Current expenses, . . . . .	2,226.17
Other past-due interest remitted for, but not paid to us, . . . . .	2,003.23
Due from branch offices and agents, . . . . .	11,596.90
Due from sundry persons, . . . . .	1,463.31
Due from banks and bankers, . . . . .	227.30
Accrued interest on loans owned by the company, . . . . .	16,232.79
Cash, . . . . .	210.99
Taxes paid, . . . . .	9,377.98
Cash deposited with trustee of debentures, . . . . .	6,582.20
Profit and loss, . . . . .	5,744.85
Total, . . . . .	<u>\$372,943.75</u>

## LIABILITIES.

Capital stock paid in, . . . . .	\$100,000.00
Bills payable, . . . . .	29,943.75
Debenture bonds outstanding, . . . . .	243,000.00
Total, . . . . .	<u>\$372,943.75</u>



# THE LOAN AND GUARANTEE COMPANY OF CONN.— CONTINUED.

## STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES

Series.	Rate per cent.	YEAR WHEN		SECURED BY PLEDGE OF			AMOUNT OF	
		Dated.	Due.	1st Mortgage Loans.	Real Estate.	Cash.	Security.	Debentures.
J	6	Oct. 1, 1889.	Oct. 1, 1894.	\$1,675.00	\$6,415.37	— \$9.86	\$8,080.51	\$6,000.00
K	6	Mch. 1, 1890.	April 1, 1895.	15,750.00	13,270.40	1,096.46	30,116.86	25,000.00
L	6	Jan. 1, 1891.	Jan. 1, 1896.	20,445.00	5,990.89	1,237.38	27,673.27	25,000.00
M	6	Mch. 1, 1891.	Mch. 1, 1896.	18,310.00	10,534.61	1,006.75	29,851.36	25,000.00
N	6	Aug. 1, 1891.	Aug. 1, 1896.	14,070.00	17,529.94	687.19	32,287.13	25,000.00
O	6	Jan. 1, 1892.	Jan. 1, 1897.	17,350.00	12,703.51	607.18	30,660.69	25,000.00
P	6	Mch. 1, 1892.	Mch. 1, 1897.	26,470.00	34,819.25	1,444.71	62,733.96	50,000.00
Q	6	Dec. 1, 1892.	Dec. 1, 1897.	11,850.00	21,037.76	73.34	32,961.10	25,000.00
R	6	Jan. 2, 1893.	Jan. 1, 1898.	21,625.00	7,595.11	312.29	29,532.40	25,000.00
S	6	Oct. 2, 1893.	Oct. 1, 1898.	5,850.00	12,853.21	126.76	18,829.97	13,500.00
Tot.	....	....	..... \$	153,395.00	142,750.05	6,582.20	302,727.25	244,500.00

Total amount of debentures certified, . . . . . \$244,500.00

Less amount on hand and with agents, . . . . . 1,500.00

Total liability for debenture bonds, as per statement, . . . . . \$243,000.00

Trustees for debentures, Connecticut Trust and Safe Deposit Company.

When organized, October 26, 1885. Under what State laws, Connecticut.

Authorized capital, \$500,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, all.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 4 per cent. in 1891, none since.

# THE LOAN AND GUARANTEE COMPANY OF CONN.— CONTINUED.

Do you cause a personal examination of offered security to be made by salaried employees of the company ?

Total amount loaned to date, \$1,061,367.

Total amounts of loans paid, \$377,276.

Total amount of loans unpaid and outstanding,  $\left\{ \begin{array}{l} \text{Guaranteed, \$4,400.} \\ \text{Unguaranteed, \$679,691.} \end{array} \right.$

Total amount in process of foreclosure, \$

Is the company subject to examination by local State officers ? Yes.

Principal place of business, Hartford, Conn.

State the sections of country in which loans are made: Iowa, Nebraska, North and South Dakota, Minnesota, and Kansas.

## OFFICERS.

FRANK E. JOHNSON, President.

F. R. FOSTER, Vice-President.

CHARLES T. WELLES, Treasurer.

HERBERT M. CASE, Secretary.

CHARLES T. WELLES,  $\left\{ \begin{array}{l} \text{Executive} \end{array} \right.$

JOHN D. PARKER,  $\left\{ \begin{array}{l} \text{Committee.} \end{array} \right.$

DIRECTORS—Leverett Brainard, F. R. Foster, C. C. Kimball, C. H. Northam, John G. Root, W. L. Matson, John D. Parker, Charles T. Welles, Frank E. Johnson.

STATE OF CONNECTICUT,  $\left\{ \begin{array}{l} \text{ss.} \end{array} \right.$   
COUNTY OF HARTFORD,  $\left\{ \begin{array}{l} \end{array} \right.$

I, Frank E. Johnson, President of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

FRANK E. JOHNSON,  
*President.*

Subscribed and sworn to before me, this 12th day of November, 1895.

C. T. WELLES,  
*Notary Public.*

## THE MIDDLESEX BANKING COMPANY,

MIDDLETOWN, CONN.

STATEMENT, OCTOBER 1, 1895.

## ASSETS.

Loans secured by first liens on real estate, . . . . .	\$8,397,365.72
Loans secured by second liens on real estate, . . . . .	19,638.88
Loans on personal security, . . . . .	2,750.00
Stocks and bonds, . . . . .	54,358.75
Office building, . . . . .	20,000.00
Real estate acquired by foreclosure, }	
Expenses on account of foreclosure, }	7,035.60
Other past due interest remitted for, but not paid to us, . . . . .	89,645.68
Due from branch offices and agents, . . . . .	126,661.10
Due from sundry persons, . . . . .	8,627.18
Due from banks and bankers, . . . . .	62,760.04
Accrued interest on loans owned by the company, . . . . .	264,719.55
Cash, . . . . .	1,908.66
Topographical records, . . . . .	14,000.00
Total, . . . . .	\$9,069,471.16

## LIABILITIES.

Capital stock paid in, . . . . .	\$605,800.00
Surplus fund, . . . . .	150,000.00
Undivided profits, . . . . .	27,241.67
Debenture bonds outstanding, . . . . .	7,846,053.17
Accrued interest on debenture bonds, . . . . .	145,801.44
Certificates of deposit bearing interest, . . . . .	4,000.00
Deposits awaiting investment, . . . . .	72,327.22
Due to banks and bankers, . . . . .	217,500.00
Due sundry persons, . . . . .	747.66
Total, . . . . .	\$9,069,471.16

## STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Amount of Security.	Amount of Debentures.
10, 14, 19 to 23, . . . . .	\$262,855.25	\$262,500.00
25, . . . . .	25,872.02	23,500.00
27, . . . . .	26,459.86	25,000.00
A 1 to A 53, . . . . .	2,681,922.12	2,622,950.00
24, . . . . .	25,499.54	25,000.00
26, . . . . .	101,798.68	98,400.00
28 to 85, . . . . .	4,457,335.11	4,348,800.00
AA, BB, CC, DD, EE, 01, 02, T, U, V, W, X, Y, Z, B1, C1, C2, C3, C4, C5, . . . . .	494,855.86	460,389.84
Totals, . . . . .	\$8,076,598.44	\$7,866,539.84





## THE MIDDLESEX BANKING COMPANY.—CONTINUED.

## OFFICERS.

ROBERT N. JACKSON, President.

MERRICK E. VINTON, 1st Vice-President.

CHAS. E. JACKSON, 2d Vice-President.

D. T. HAINES, Secretary.

TRUSTEES.—T. G. Carson, R. Frisbie, J. M. Douglas, R. N. Jackson,  
M. E. Vinton, C. E. Jackson, E. H. Nash, A. R. Mitchell, E. A. Gladwin,  
E. A. Quintard.

STATE OF CONNECTICUT, }  
COUNTY OF MIDDLESEX, } ss.

I, D. T. Haines, Secretary of the aforesaid company, do solemnly swear that  
the foregoing statement is true, to the best of my knowledge and belief.

D. T. HAINES,

*Secretary.*

Subscribed and sworn to before me, this thirteenth day of November, 1895.

E. A. GLADWIN,

*Notary Public.*

## THE NEW ENGLAND MORTGAGE SECURITY COMPANY

BROOKLYN, CONN.

STATEMENT, SEPTEMBER 30, 1895.

## ASSETS.

Loans secured by first liens on real estate, . . . . .	\$1,955,693.73
Loans on collateral security, . . . . .	350.00
Loans on personal security, . . . . .	679.93
Stocks and bonds, . . . . .	434,868.75
Real estate acquired by foreclosure, . . . . .	903,009.63
Expenses on account of foreclosure, . . . . .	22,316.41
Due from sundry persons, . . . . .	7,660.01
Due from banks and bankers, . . . . .	31,900.77
Cash, . . . . .	493.58
Waiting distribution, . . . . .	1,000.00
Total, . . . . .	\$3,357,972.81

## LIABILITIES.

Capital stock paid in, . . . . .	\$1,000,000.00
Undivided profits, . . . . .	33,794.61
Bills payable, . . . . .	25,000.00
Debenture bonds outstanding, . . . . .	2,268,000.00
Due to banks and bankers, . . . . .	180.24
Coupon interest due and unpaid on debenture bonds, . . . . .	15,010.00
Deferred commission account, . . . . .	15,987.96
Total, . . . . .	\$3,357,972.81

## STATEMENT OF DEBENTURE BONDS COUNTERSIGNED BY DIRECTORS.

Series.	Rate per cent.	YEAR WHEN			Amount of Debentures.
		Dated.	Due.	Redeemable.	
F	5	July 1, 1882	July 1, 1902	Not.	\$500,000.00
H	5	April 1, 1886	April 1, 1896	"	500,000.00
I	5	Oct. 1, 1886	Oct. 1, 1896	"	500,000.00
J	5	July 1, 1887	July 1, 1897	"	300,000.00
K	5	Jan. 1, 1888	Jan. 1, 1898	"	250,000.00
L	6	July 1, 1890	July 1, 1895	"	500,000.00
Total.	.....	.....	.....	.....	\$2,550,000.00

# THE NEW ENGLAND MORTGAGE SECURITY COMPANY, — CONTINUED.

Total amount of debentures certified, \$2,550,000.

Less amount on hand and with agents, \$195,000. Bought and canceled, \$87,000.

Total liability for debenture bonds, as per statement, \$2,268,000.

## DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
The New Eng. Mtge. Sec'y Co., Series F, . \$	22,000.00	18,987.50	.....
" " " " H, .	41,000.00	37,397.50	.....
" " " " I, .	25,000.00	22,826.25	.....
" " " " J, .	22,000.00	19,872.50	.....
" " " " K, .	2,000.00	1,800.00	.....
" " " " L, .	334,000.00	333,985.00	.....

Trustees for debentures, none.

When organized, 1875. Under what State laws, Connecticut.

Authorized capital, \$1,000,000.

Amount of capital subscribed, \$1,000,000.

Liability of stockholders beyond capital paid in, nothing.

What part of the capital stock is paid in cash, \$1,000,000.

How much, if any, of the stock owned by its officers is pledged to the Company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rate of dividends for past five years, 6 per cent. for four years; 5 per cent. for one year; 4 per cent. for last year.

Do you cause a personal examination of offered security to be made by salaried employees of the company?

Total amount loaned to date, \$12,730,654.59.

Total amounts of loans paid, \$8,967,162.58.

Total amount of loans unpaid { Guaranteed, none.  
and outstanding, { Unguaranteed, \$1,955,693.73, owned by company.

Total amount in process of foreclosure.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Boston, Mass.

State the sections of country in which loans are located: In Minnesota, North and South Dakota, Nebraska, Kansas, Iowa, Idaho, Montana, Washington, Oregon, Texas, Louisiana, Arkansas, Mississippi, Alabama, Georgia, and South Carolina.

THE NEW ENGLAND MORTGAGE SECURITY COMPANY,  
— CONTINUED.

## OFFICERS.

J. F. F. BREWSTER, President.

J. P. R. SHERMAN, Treasurer.

C. A. POTTER, Secretary and Assistant Treasurer.

VICE-PRESIDENTS.—Charles L. Flint, James F. Hunnewell, N. H. Emmons  
Oliver Ames, Ed. H. Peaslee.

DIRECTORS.—C. F. Atkinson, Austin Corbin, Geo. S. Edgell, A. N. Parlin,  
Fred. A. Faulkner, Francis H. Appleton, J. F. F. Brewster.

STATE OF MASSACHUSETTS, }  
COUNTY OF SUFFOLK, } ss.

I, John P. R. Sherman, Treasurer of the aforesaid company, do solemnly  
swear that the foregoing statement is true, to the best of my knowledge and  
belief.

JOHN P. R. SHERMAN,

*Treasurer.*

Subscribed and sworn to before me, this tenth day of October, 1895.

ARTHUR P. FISKE,

*Notary Public.*



[In Liquidation.]  
**THE THAMES LOAN AND TRUST COMPANY,**  
**NORWICH, CONN.**

STATEMENT, NOVEMBER 1, 1895.

ASSETS.

Loans on collateral security, . . . . .	\$11,600.00
Loans on personal security, . . . . .	4,150.00
Stocks, . . . . .	97,400.00
Current expenses, . . . . .	254.00
Cash, . . . . .	1,273.13
County warrants, . . . . .	3,314.99
Total, . . . . .	\$117,992.12

LIABILITIES.

Capital stock paid in, . . . . .	\$100,000.00
Surplus fund, . . . . .	15,000.00
Undivided profits, . . . . .	1,834.65
Earnings, . . . . .	1,157.47
Total, . . . . .	\$117,992.12

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
950 shares Thames Loan and Trust Co., . \$	95,000.00	95,000.00	.....
24 " Merch. Nat'l Bank, Norwich, Conn.,	2,400.00	2,400.00	2,800.00

Trustees for debentures, none.

When organized, 1870. Under what State laws, Connecticut charter.

Authorized capital, \$1,000,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$100,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, none.

Do you cause a personal examination of offered security to be made by salaried employes of the company?

Total amount loaned to date, \$

## THE THAMES LOAN AND TRUST COMPANY.—CONTINUED.

Total amounts of loans paid, \$

Total amount of loans unpaid and outstanding, { Guaranteed, \$  
 { Unguaranteed, \$

Total amount in process of foreclosure, \$

Is the company subject to examination by local State officers ?

Principal place of business, Norwich, Conn.

State the sections of country in which loans are made :

## OFFICERS.

CHARLES BARD, President.

J. HUNT SMITH, Secretary and Treasurer.

TRUSTEES.—Charles Bard, Hugh H. Osgood, John Mitchell, J. Hunt Smith, Bela P. Learned, Willis A. Briscoe.

STATE OF CONNECTICUT, {  
 COUNTY OF NEW LONDON, { ss.

I, J. Hunt Smith, Treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

J. HUNT SMITH,  
*Treasurer.*

Subscribed and sworn to before me, this 9th day of November, 1895.

[SEAL]

FRANK S. JEROME,  
*Notary Public.*

## THE WESTERN SECURITY COMPANY,

BOSTON, MASS.

STATEMENT, NOVEMBER 1, 1895.

## ASSETS.

Loans secured by first liens on real estate, . . . . .	\$96,624.51
Loans on collateral security, . . . . .	293.24
Tax sale certificates, . . . . .	31,450.31
Other real estate purchased, . . . . .	9,526.81
Real estate acquired by foreclosure, . . . . .	109,978.60
Expenses on account of foreclosure, . . . . .	15,128.05
Current expenses, . . . . .	709.06
Due from branch offices and agents, . . . . .	18.29
Accrued interest on loans owned by the company, . . . . .	10,012.06
Accrued interest on tax certificates, . . . . .	21,999.90
Advances on account of tax deeds, . . . . .	1,644.06
Land sale contracts, . . . . .	6,996.06
Profit and loss, . . . . .	23,343.04
Total, . . . . .	<u>\$327,723.99</u>

## LIABILITIES.

Capital stock paid in, . . . . .	\$100,000.00
Bills payable, . . . . .	32,453.04
Bonds outstanding, . . . . .	170,940.00
Accrued interest on bonds, . . . . .	17,942.85
Due to branch offices and agents, . . . . .	5.73
Due to banks and bankers, . . . . .	6,259.87
Bond coupon unpaid, . . . . .	15.00
Sale commission, . . . . .	107.50
Total, . . . . .	<u>\$327,723.99</u>

## STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st Mortgage Loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A,	6	Oct. 1, 1887	Oct. 1, 1895	after 5 years	.....	.....	\$74,000
B,	6	Oct. 1, 1889	Oct. 1, 1895	after 5 years	.....	.....	17,000
	6	Sundry dates.	In six years.	after 5 years	\$80,486	\$80,486	79,940

## THE WESTERN SECURITY COMPANY. — CONTINUED.

NOTE. — The series A and B bonds are plain debenture bonds without specific security, but hold the unpledged property of the company.

The \$79,940 bonds are secured in each case by the deposit with the holder of the bond of a first mortgage equal at least to the face value of the bond, thus making each bondholder his own trustee.

When organized, 1874. Under what State laws, Connecticut.

Authorized capital, \$100,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$100,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, none.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Not now making any loans.

Total amount loaned to date, \$493,881.

Total amounts of loans paid, \$294,180.49.

Total amount of loans unpaid and outstanding, { Guaranteed, \$80,486.  
Unguaranteed, \$119,214.51.

Total amount in process of foreclosure, \$10,202.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Boston, Mass.

State the sections of country in which loans were made: Kansas, Minnesota, Nebraska, Washington, North and South Dakota, Georgia, and Florida.

## OFFICERS.

FRANCIS A. OSBORN, President.

LYSSON GORDON, Treasurer.

DIRECTORS — Francis A. Osborn, Lysson Gordon, George H. Dart.

STATE OF MASSACHUSETTS, }  
COUNTY OF SUFFOLK, } ss.

I, Lysson Gordon, Treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me, this 29th day of November, 1895.

[SEAL.]

WALTER L. BOUVÉ,

Notary Public.



# LAWS.

[General Statutes.]

## TITLE I.

### CONSTRUCTION OF STATUTES.

#### CHAPTER I.

SECTION 1. In the construction of all statutes of this State words and phrases shall be construed according to the commonly approved usage of the language; and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly: G. S. 1875, 553. Words and phrases generally.

The phrase "railroad company" shall be construed to mean and include all corporations, trustees, receivers, or other persons, that lay out, construct, maintain, or operate a railroad operated by steam power, unless such meaning would be repugnant to the context or to the manifest intention of the General Assembly. 1884, ch. 110. Railroad Company.

The term "banks" shall include all incorporated banks. G. S. 1875, 553. Banks.

The term "savings banks" shall include savings banks, societies for savings, and savings societies. G. S. 1875, 553. Savings Banks.

The term "foreign insurance company" shall include any company, corporation, association, partnership, or individual, of any foreign government, doing fire insurance business in this State. G. S. 1875, 553. Foreign Insurance Company.

The term "public buildings" shall include a State-house, court-house, county-house, town-house, arsenal, magazine, prison, jail, work-house, poor-house, market, or other building belonging to this State, or to any county, town, city, or G. S. 1875, 553. Public Buildings.

borough in this State, and any church, chapel, meeting-house, or other building generally used for religious worship, and any college, academy, schoolhouse, or other building generally used for literary instruction.

G. S. 1875, 554.  
Number; gender; joint authority; "month"; "year"; "oath"; "person" and "another"; "preceding"; "following," and "succeeding"; "sworn."

Words importing the singular number may extend and be applied to several persons or things; words importing the plural number may include the singular; words importing the masculine gender may be applied to females, and words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them. The word "month" shall mean a calendar month, and the word "year" a calendar year, unless otherwise expressed. The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases, the word "sworn" shall include the word "affirm." The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private, and associations; and the words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.

1881, ch. 1.  
Repeal of statute; effect of.

When a statute repealing another is afterwards repealed, the first statute shall not be revived without express words to that effect.

1881, ch. 1.  
Punishments, penalties, pending suits, and prosecutions not affected by repeal.

The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed.

1881, ch. 1.

The passage or repeal of an act shall not affect any action then pending.

[Extract from Chapter L.]

#### TRUST FUNDS HOW LOANED OR INVESTED.

1885, ch. 110,  
§ 89.  
Trust funds, how loaned or invested.

SECTION 495. Trust funds, unless it is otherwise provided in the instrument creating the trust, may be loaned on the security of mortgages on unencumbered real estate in this State, double in value the amount loaned, or may be invested

in such mortgages or in the bonds or loans of this State, or of any town, city, or borough of this State, or in any bonds, stocks, or other securities which the savings banks in this State are or may be authorized by law to invest in, or may be deposited in savings banks incorporated by this State.

[Extract from Chapter XCIX.]

#### UNLAWFUL WASTE ON MORTGAGED PREMISES.

SECTION 1445. Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of, or interested in such mortgage, and with intent to defraud any owner or person interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

1879, ch. 57.  
Unlawful waste  
on mortgaged  
premises.

#### EMBEZZLEMENT.

SECTION 1579. Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, or any trustee under a testamentary or any express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

1878, ch. 49.  
Embezzlement  
by public  
officer, execu-  
tor, etc.

SEC. 1580. Every officer or agent of any private corporation of this State, or of any common carrier, or any agent of any business house or private individual, who shall take, purloin, secrete, or in any way appropriate to his own use, or

1880, ch. 78.  
Embezzlement  
by officer or  
agent of private  
corporation or  
individual.  
34 Conn., 281.



to the use of others, any of the goods, moneys, or choses in action, in the care or custody of, belonging to, or deposited with, such corporation, carrier, house, or individual, with intent to defraud another; or who shall, with like intent, make any false entries upon any of their books, or shall keep false books or entries of and concerning their business and affairs, with like intent, shall be imprisoned not more than ten years.

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[Public Acts of 1893, Substitute for Senate Bill No. 85.]

CHAPTER CCXXIX.

An Act concerning Investments by Savings Banks.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. Section 1800 of the general statutes is hereby amended to read as follows: Savings banks may invest, not exceeding twenty per centum of their deposits and surplus, in notes secured by pledge of dividend-paying stocks or interest-bearing bonds as collateral security; not exceeding twenty-five per centum thereof, in notes secured by indorsement, guaranty, or joint and several obligation of two or more parties, residents of this state; and may invest also in the purchase of the authorized bonds of the United States; in the authorized bonds or interest-bearing obligations of any of the New England states, or of the states of New York, New Jersey, Pennsylvania, Ohio, Kentucky, Michigan, Indiana, Illinois, Wisconsin, Iowa, Minnesota, Missouri, Kansas, Nebraska, Colorado, Delaware, Maryland, Washington, California, Oregon, or the District of Columbia; in the authorized bonds of any incorporated city in the New England states, or of the cities of New York, Brooklyn, Albany, Syracuse, Utica, Troy, Rochester, and Buffalo, in the state of New York; Philadelphia, in the state of Pennsylvania; Detroit, in the state of Michigan; Cleveland, Columbus, Dayton, Cincinnati, and Toledo, in the state of Ohio; Chicago, in the state of Illinois; Milwaukee, in the state of Wisconsin; St. Louis, in the state of Missouri; Louisville, in the state of Kentucky; Omaha, in the state of Nebraska; Newark, in the state of

What investment savings banks may lawfully make.



New Jersey; or in the purchase of the legally authorized obligations of counties, cities, towns, boroughs, and school districts in this state; or in the stock of any bank or trust company in this state, or the stock of any bank in New York city, or Boston, Massachusetts; or the authorized bonds of any other incorporated city of not less than twenty thousand inhabitants, located in any of the aforesaid states, as ascertained by the United States or state census made next preceding such investment, whose indebtedness upon its stocks and bonds, including the issue in which such investment is made, and its proportion of town and county debts, after deducting the amount of cash and negotiable securities in the sinking fund available for the payment of such indebtedness, does not exceed eight per centum of the valuation of property made for the assessment of taxes next preceding such investment; *provided*, said city has not defaulted payment of any of its debts within fifteen years next preceding the purchase of such investment; or in the first mortgage bonds of any railroad company whose road is located wholly or in part in any of the states hereinbefore mentioned, which has paid dividends of not less than four per centum per annum regularly on its entire capital stock for a period of not less than five years next previous to the purchase of the bonds; *provided*, said capital stock equals or exceeds in amount one-third of the entire authorized issue of said bonds; or in the consolidated bonds of any railroad company incorporated by this state and authorized to issue such bonds to retire the entire debt of said company; *provided*, said company has paid dividends as aforesaid; but this act shall not be held to authorize the purchase of bonds of any horse, electric, cable, or elevated railroad. All other investments shall be in loans secured by mortgage of unincumbered real estate in this state, worth double the amount of the loan secured thereon; *provided*, that the Stafford Savings Bank of the town of Stafford may loan on land located in the county of Hampden, in the state of Massachusetts, the Stonington Savings Bank of the town of Stonington may loan on land located in the county of Washington, in the state of Rhode Island, the Ridgefield Savings Bank of the town of Ridgefield may loan on land located in the county of Westchester, in the state of New York, and the Thompson Savings

Investments by  
certain banks.

Bank of the town of Putnam may loan on land located in the county of Providence, in the state of Rhode Island.

A trustee of the bank to be an appraiser in loans on land.

SEC. 2. Section 1801 of the general statutes is amended by inserting after the word "made" in line four the words, "one of whom shall be a trustee of the bank making the loan."

SEC. 3. This act shall take effect upon its passage.

Approved, June 23, 1893.

[Public Acts of 1889, Senate Bill No. 90.]

#### CHAPTER CXLII.

An Act concerning False Entries by Bank Officials.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Penalty for making false entries by bank officials.

Every treasurer, cashier, officer, clerk, or agent, or employe, of any savings bank, trust company, bank, or banking association in this State, who shall make any false entry upon the collection or forwarding register, or any other book of said savings bank, trust company, bank, or banking association, with intent to deceive the Bank Commissioners of this State, or the officers or auditors of or any person appointed to examine the affairs or condition of such savings bank, trust company, bank, or banking association, and any person who with like intent aids or abets any treasurer, officer, clerk, or agent in any violation of this section, shall be imprisoned in the State prison for not more than ten years.

Approved, May 16, 1889.

[Public Acts of 1893, Senate Bill No. 197.]

#### CHAPTER CLXVII.

An Act concerning Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Bank commissioners to supervise investment companies.

Section 1853 of the general statutes is hereby amended to read as follows: Every corporation heretofore or hereafter organized under the laws of this state, whether by special charter or otherwise, which has power to and does sell or negotiate its own choses in action, or sell, guarantee, or negoti-

ate the choses in action of other persons or corporations, as investments, or as a business, shall be under the supervision of the Bank Commissioners, and subject in that connection to all the laws relating to the examination and report of banks, savings banks, and trust companies. Said commissioners, in a separate annual report of these corporations to the governor, shall clearly describe the various classes of assets and liabilities of each and state any special provision which has been made for the payment of such liabilities.

Approved, June 1, 1893.

[Public Acts of 1895, Substitute for House Bill No. 442.]

#### CHAPTER CCI.

##### An Act concerning Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. Chapter CLXVII of the public acts of 1893 is hereby amended by striking out the words "a separate" in the tenth line thereof and substituting therefor the word "an."

Report by bank commissioners as to investment companies.

SEC. 2. Sections 1854, 1855, 1856, and 1857 of the general statutes are hereby repealed.

Repeal of act passed in 1887.

SEC. 3. This act shall take effect from its passage.

Approved, June 22, 1895.

[Public Acts of 1893, Senate Bill No. 168.]

#### CHAPTER CLXXXIII.

##### An Act concerning Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. No corporation or company doing business under section 1853 of the general statutes of this state shall guarantee, by endorsement or otherwise, debenture bonds secured by loans upon real estate, to an amount exceeding ten times the amount of the capital stock and surplus actually paid in, in cash, of said corporation or company.

Limitation of guaranty by investment company.

SEC. 2. All acts or parts of acts inconsistent herewith are hereby repealed.

Repeal.

SEC. 3. This act shall take effect upon its passage.

Immediate effect.

Approved, June 6, 1893.



[Public Acts of 1895, Senate Bill No. 176.]

## CHAPTER CCXLVIII.

An Act amending an Act imposing a Tax on Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Duty of  
assessors.

Form of state-  
ment.

Section thirteen of Chapter CCXLVIII of the public acts of 1889 is hereby amended to read as follows: It shall be the duty of the assessors in every town to require all persons giving in tax lists to sign, date, and deliver to them a sworn statement upon said list of the following form: I do hereby declare under oath that the foregoing list, according to the best of my knowledge, remembrance, and belief, is a true statement of all my property liable to taxation, and that I have included in said tax list all bonds, notes, and other evidences of indebtedness, except such as are by statute exempted from taxation or are endorsed by the state treasurer as not, on the first day of October of this year, liable to taxation in Connecticut, and which are now owned by me or held by me in trust, or which I am required by law to put into my said tax list; and also all bonds, notes, or other evidences of indebtedness, and all shares of the capital stock of any corporation, the stock of which is taxable, which I have transferred as collateral security to any corporation. I also declare under oath that I have not conveyed or temporarily disposed of any estate for the purpose of evading the laws relating to the assessment and collection of taxes. Dated at

Penalties.

this                      day of                      18 . Any person signing and delivering to the assessors a false statement of the foregoing form shall be guilty of the crime of perjury, and subject to the punishment by law provided for said crime. Any assessor failing to comply with the provisions of this section shall forfeit fifty dollars to any person suing therefor for each such act of neglect.

Approved, June 29, 1895.



[Public Acts of 1893, House Bill No. 261.]

CHAPTER CLX.

An Act concerning Taxation of Joint Stock Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

The whole property of every joint stock corporation heretofore organized and existing under the laws of this state, and doing business as an investment company, shall be listed and liable to taxation in the town wherein it is located, in the same manner as the property of individuals; and the shares of its stock shall not be liable to taxation.

Taxation of  
joint stock  
investment  
companies.

Approved, May 26, 1893.

[Public Acts of 1893, Senate Bill No. 238.]

CHAPTER CCVII.

An Act amending an Act concerning Tax on Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. Section eight of Chapter CCXLVIII of the public acts of 1889 is hereby amended to read as follows: Every such investment broker shall annually, within the month of January, make a return to the comptroller of the state, under oath, showing the aggregate amount of all choses in action as defined in section six of this act, sold or negotiated by him in this state during the year preceding the first day of said January, and which were secured by mortgage on real estate situated in any other state or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And such broker shall annually, on or before the twentieth day of February, pay to the state a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated by him in this state during said year preceding the

Return by  
investment  
broker.

first day of January, deducting therefrom the amount of said bonds which, before the sale thereof by said broker, had been made exempt from taxation under the provisions of this act; but said broker shall not be required to include in his return, nor to pay any tax upon, any such choses in action which during said year he has sold while acting as an officer or agent of any corporation which has complied with the provisions of sections four and five of this act.

Payment of taxes  
by owner of  
chose in  
action.

SEC. 2. Section nine of said chapter is hereby amended to read as follows: Any person may take or send to the office of the treasurer of this state, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, and may pay to the state a tax of one per centum on the face amount thereof for five years, or at the option of such person for a greater or less number of years at the same rate, and the treasurer shall thereupon endorse upon said bond, note, or other chose in action that the same is exempted from all taxation for the period of five years or for such longer or shorter period as a proportionate tax therefor has been paid, which endorsement shall be duly dated and signed in the name and with the seal of the treasurer affixed. Said treasurer shall keep a record of such endorsements, with a description of such bonds, notes, or other choses in action, together with the name and address of the party presenting the same, and date of registration; and all bonds, notes, or other choses in action so endorsed shall be exempt from all taxation in this state during the period for which said tax is so paid; and the treasurer may, under such limitations and conditions as he may deem proper, authorize any person or corporation in any city or town in this state to receive the tax and make the endorsement provided for in this section; or any person may send to the office of the treasurer an attested copy of, or a description of, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, in such form as the treasurer may prescribe, and may pay to the state treasurer a tax of one per centum on the face amount of any such bond, note, or chose in action, for five years, or at the option of such person for a greater or less number of years at the same rate; and the treasurer shall thereupon give such person paying such

tax as aforesaid a receipt therefor describing such bond, note, or other chose in action, in such manner as shall in his judgment best identify the same, and certifying that the tax thereon at the aforesaid rate has been paid to the State for one or more years, as the case may be; and the bond, note, or other chose in action in said receipt described, shall thereupon become exempted from all taxation in this State for the period for which said tax has been paid as stated in said receipt, and the treasurer shall keep a record thereof as hereinbefore provided.

SEC. 3. Section eleven of said chapter is hereby amended to read as follows: The board of equalization shall meet at the treasurer's office at the capitol, annually, on the first secular day of February, at ten o'clock in the forenoon, to examine and correct the returns and valuations required by the provisions of this act, and to hear any party making such return in regard to such valuations; and said board may adjourn from time to time within eight days next succeeding the first day of said meeting; and if any person shall not make such return as prescribed, or shall make any erroneous return, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of such statement as corrected or made out by said board shall be returned to each respective corporation or person; and the valuation, amount, and numbers contained in such statement shall be final, and the sums required by the provisions of this act shall be paid according to it.

Duty of board  
of equalization.

Approved, June 14, 1893.

[Public Acts of 1895, Substitute for House Bill No. 124.]

#### CHAPTER CCXXXVII.

An Act relating to Domestic Building and Loan Associations.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. A corporation for the purpose of accumulating the savings of its members, and loaning the same to its members, shall be known in this act as a building and loan Building and Loan Associations defined.



association. Associations organized under the laws of this State shall be known as "domestic" associations, and those organized under the laws of other States or territories as "foreign" associations. Such associations may be organized and conducted under the general laws of Connecticut relating to corporations, except as otherwise provided in this act.

Powers of such corporations.

SEC. 2. Such corporations which may hereafter be organized shall have power to issue shares of stock of an ultimate paid-up value of two hundred dollars each, to be accumulated by monthly or weekly installments aggregating one dollar per share per month, on such terms and conditions as their constitutions and by-laws may provide, but such accumulated capital shall not exceed one million dollars, and no member shall be entitled to vote on more than one share in any such corporation; to collect from members such fees, dues, fines, interest, and premiums on loans made, as may be provided for in their constitution and by-laws, but such fees, dues, fines, or premiums shall not be deemed usury, although in excess of the legal rate of interest, and such fines for default shall be two cents for each dollar in arrears each month, no fine to be charged on fines, and no fines to be charged for more than six months in succession at one time; to permit members to withdraw all or part of their stock deposits at such times and upon such terms as the constitution and by-laws may provide; any member, however, whose stock has matured, shall be entitled to receive interest at the rate of six per centum per annum from the date of maturity until paid; *provided*, that at no time shall more than one-half of the funds in the treasury of a corporation be applicable to the payment of matured stock, without the consent of the directors; to issue stock in the name of a minor, subject to the control of the parent or guardian of such minor; to acquire, hold, encumber, and convey such real estate and personal property as may be necessary for the transaction of its business or necessary to enforce or protect its securities; to borrow money, not exceeding ten per centum of the assets, and issue its evidences of indebtedness therefor, but no money shall be borrowed for a longer term than one year; to loan a surplus for which there is no demand for loans to members, withdrawing shareholders or matured



stock, to any other building and loan association incorporated under the laws of Connecticut ; to make loans to members on first mortgage real estate security situated in Connecticut, or on its own stock, on such terms and conditions as may be provided in the constitution and by-laws ; to cancel such loans and release the securities on such terms as may be provided in the constitution and by-laws ; to accumulate from the earnings a reserve fund, as hereafter provided for, for the payment of contingent losses ; to make such annual, or more frequent distribution of the earnings as the constitution and by-laws may provide ; to dissolve the corporation when its continuance shall be deemed by a majority vote of its members to be no longer desirable, subject, however, to the vested rights of members ; to provide by constitution and by-laws, adopted by its members, for the proper exercise of the powers herein granted, and the conduct and management of its affairs.

SEC. 3. The treasurer of any such corporation shall deposit its funds in a bank or banks or trust company, in the name of such corporation ; such funds shall then be withdrawn only by check, signed by the president and treasurer, or such other officers as the board of directors may designate. The treasurer's bank book shall be open to the inspection of any director at any proper time. All officers of such corporations who have charge or possession of money, securities, or property, shall give bonds to the satisfaction of the board of directors before entering upon their duties, for the faithful performance of the same, and the safe-keeping and proper application of all moneys and property coming into their hands. All such officers of such corporations, on being re-elected to office, shall renew their bonds, and the bonds may be increased or additional securities required at any time by the board of directors. Directors shall not be eligible as bondsmen and shall be individually liable for any loss to members caused by their neglect to require the execution and filing of the bonds required by the provisions of this section.

SEC. 4. The amount to be set aside to the fund for contingent losses shall be determined by the board of directors, but at least one per centum of the net earnings shall be set

Funds to be deposited in bank or trust company.

Fund to be set aside for contingent losses.

aside each year to such fund until it reaches at least five per centum of the dues capital. All losses shall be paid out of such fund until the same is exhausted, and whenever the amount in said fund falls below five per centum of the dues capital as aforesaid, it shall be replenished by appropriations of at least one per centum of the annual net earnings, as heretofore provided, until it again reaches said amount. All balance of losses, after the amount in the reserve fund has been exhausted, shall be assessed on the members, at the same time and in the same manner as earnings are apportioned. A balance in the treasury of any such corporation or association, for which there is no immediate call or demand, may be invested by the directors in any of the securities named in section 1800 of the general statutes.

Investments.

Unpledged shares may be retired.

SEC. 5. The directors, may, at their discretion, retire the unpledged share of any series at any time after four years from date of their issue, by enforcing the withdrawal of the same; *provided*, that, whenever under the provisions of this section the withdrawal of shares is to be enforced, the shares to be retired shall be determined by lot; and the holders thereof shall be paid the full value of their shares, less a proportionate part of any unadjusted loss; *provided, also*, that shares pledged for share loans shall be treated as unpledged shares.

Bank commissioners to examine and report.

SEC. 6. The bank commissioners shall perform, in reference to every such association or corporation now existing, or hereafter organized under the laws of this State, the same duties, and shall have the same powers as are required of or given to them in reference to banks, savings banks, and trust companies, and shall annually make report to the governor of such facts and statements respecting such corporations or associations, and in such form as they deem that the public interest requires. Every officer of such corporation or association shall answer truly all the inquiries made, and shall make all returns required by the bank commissioners. Such corporations or associations shall, with the several banks, savings banks, and trust companies of the State, pay their *pro rata* share of the salaries and expenses of the bank commissioners, to be apportioned among them by the comptroller, in proportion to the aggregate amount of the accumulated as-

*Pro rata* share of salaries and expenses of bank commissioners.

sets of each, as provided in section 1832 of the general statutes and in Chapter CXC of the public acts of 1893.

SEC. 7. Any domestic building and loan association doing business in this State, at the time of the passage of this act, may, by a majority vote of its members present at any meeting legally warned for the purpose, accept the provisions of this act, except the provisions contained in section six, which section shall apply to all such associations heretofore or hereafter organized.

Acceptance of this act by associations.

SEC. 8. This act shall take effect from its passage.

Approved, June 26, 1895.

[Public Acts of 1895, Senate Bill 155.]

#### CHAPTER CLXXIV.

An Act relating to Foreign Building and Loan Associations.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. No foreign or non-resident building and loan association shall do business in this State until it shall have complied with the following provisions and received a license from the bank commissioners, as provided in this act. 1. It shall file with the bank commissioners a certified copy of its charter, together with its constitution and by-laws showing its manner of doing business. 2. It shall file a copy of a resolution of its board of directors, appointing the bank commissioners its agents, upon whom writs may be served, stipulating and agreeing that if any legal process affecting such association be served upon the bank commissioners and a copy thereof be mailed, postage paid, by said commissioners to said association, addressed to the home office, then such service and mailing of process shall have the same effect as a personal service on such association in this State. 3. It shall file with the bank commissioners, on or before the first day of March in each year, a statement of its business standing and financial condition on the preceding thirty-first day of December, signed and sworn to by its president and secretary, or by three directors, before some notary public. 4. It shall pay to the bank commissioners, for the purpose of paying the expenses of filing papers, as heretofore provided, and

License of foreign building and loan associations.

Bank commissioners must be agents for service of process upon.

Annual statement.

Fees.



for compensation for making examinations, annual fees as follows: For the first one hundred thousand dollars or less of assets, a fee of fifty dollars, and for each additional one hundred thousand dollars of assets or major portion thereof, an additional fee of five dollars; but in no event shall such compensation exceed one hundred dollars per year; and such association shall also pay the actual expenses of the bank commissioners while making such examination.

Duty of bank  
commissioners.

SEC. 2. It shall be the duty of the bank commissioners to receive and file the papers herein required, and thoroughly to examine the annual reports submitted by foreign and non-resident building and loan associations. If the bank commissioners become satisfied, after an examination, that an association desiring to do business in this State is solvent and conducting its business according to law, they shall issue a license to such association for a period of one year; *provided*, that such association has complied with the provisions of this act; but, if it be found insolvent, or [is] being illegally conducted, the commissioners shall refuse to issue the license. Should the bank commissioners refuse to grant a license to any association applying therefor that has complied with the provisions of this act, such association may appeal to the superior court for Hartford county, which shall have jurisdiction in the premises.

Appeal upon  
refusal of bank  
commissioners  
to grant license.

Injunction  
against licensed  
association.

SEC. 3. The bank commissioners shall make an annual examination of the securities, records, books, and accounts of every foreign or non-resident building and loan association doing business in this State, and file a report of such examination in their office. If it shall appear to the bank commissioners that any such association licensed to do business in this State has violated its charter, or is conducting its business in an unsafe and unauthorized way, they shall, by an order under their hand and official seal, addressed to such association, direct a discontinuance of such illegal and unsafe practice; and, whenever it shall appear to the bank commissioners that it is unsafe and inexpedient for such association to continue business in this State, they may apply to any court or judge having jurisdiction for an injunction restraining such association from doing business in this State; and such court or judge shall have the power, according to the usual course of



proceedings in equity, to grant or refuse to grant said injunction; *provided*, such association is given reasonable notice of such proceedings.

SEC. 4. All such foreign or non-resident associations doing business in this State at time of the passage of this act shall comply with its requirements within sixty days from the date of its passage; but such associations may continue to do business in this State without a license until the bank commissioners have made the examination provided for in this act.

Limitation for time for complying with this act.

SEC. 5. Every person or corporation violating any provision of this act shall be fined not less than one hundred dollars nor more than one thousand dollars.

Penalty.

SEC. 6. This act shall take effect from its passage.

Approved, June 1, 1895.

[*Extracts from Chapter CCXLIV.*]

SPECIAL TAXES ON CORPORATIONS.

SECTION.

3916. Stock of non-residents in other corporations, how taxed.

3917. Corporations to have a lien for tax paid on stock of non-residents.

3918. Returns by and tax on savings banks.

SECTION.

3930. Meetings of Board of Equalization; to correct returns, etc.

3932. Penalty for failure to make returns.

SEC. 3916. The cashier or secretary of each corporation, whose stock is liable to taxation, and not otherwise taxed by the provisions of this title, shall on the first day of October, annually, or within ten days thereafter, deliver to the Comptroller a sworn list of all its stockholders, residing without this State on said day, and the number and market value of the shares of stock therein, then belonging to each; and shall on or before the twentieth day of October, annually, pay to the State one per cent. of such value; and if any such cashier or secretary shall neglect to comply with the provisions of this section he shall forfeit to the State one hundred dollars, in addition to said one per cent. so required to be paid.

G. S. 1875, 167 § 2. Stock of non-residents in certain other corporations, how taxed.

[Public Acts of 1893, House Bill No. 255.]

## CHAPTER CLXXXIX.

## Concerning Taxation of Investment Companies.

*Be it enacted by the Senate and House of Representatives in General Assembly convened:*

Stock in joint  
stock  
investment  
company, when  
not taxed.

Section 3916 of the general statutes shall not apply to the shares of the capital stock of any investment company organized under the joint stock laws of this state, in the assessment of taxes upon such company, and no taxes heretofore assessed upon the stock of such company, since 1889, under the provisions of said section and remaining unpaid, shall be collected; *provided*, a tax has been assessed upon the property of such company, and such tax actually paid to the town in which such company is located.

Approved, June 6, 1893.

[General Statutes.]

G. S. 1875, 168,  
§ 3.  
Corporations to  
have a lien for  
tax paid on  
stock of non-  
residents.

SEC. 3917. The corporations, mentioned in the two preceding sections, shall have a lien upon the stock of each non-resident stockholder, for the reimbursement of the sums so required to be paid by them, to the extent of one per cent. of the value of his stock as contained in said list.

1878, ch. 64.  
Returns by and  
tax on savings  
banks.  
37 Conn., 173.  
48 Conn., 44.

SEC. 3918. The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the Comptroller a sworn statement of the amount of all its deposits, exclusive of surplus, on the first day of said month; and every savings bank shall pay to the State an annual tax on its corporate franchise equal to one-fourth of one per cent. on the amount of its deposits, exclusive of surplus, deducting however from said deposits the sum of fifty thousand dollars, and also the amount invested in any bonds issued by this State, or by any town or city in this State in aid of the construction of any railroad, and which by the statutes of this State are exempt from taxation, and also the amount invested in real estate liable to taxation in this State, one-half of said tax to be paid on or before the twentieth day of January, and one-half on or before the twentieth day of July in each year; and said tax shall be in lieu of all other taxes upon said sav-

ings banks, their deposits and surplus, except upon the real estate owned by them, beyond what is required and used by them for the transaction of their appropriate business.

SEC. 3930. The Board of Equalization shall meet at the Treasurer's office at the capitol in every year, on the secular day next succeeding each of the last days limited by the preceding sections of this chapter for making any of the annual returns to the Comptroller for purposes of taxation required by either of said preceding sections or from savings banks, at ten o'clock in the forenoon, to examine and correct such returns and the valuations required thereon, and to hear any party making such return in regard to such valuations, and said board may adjourn from time to time within eight days next succeeding the first day of said meetings respectively, and if any person shall not make such return as prescribed, or shall make erroneous returns, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of each statement, as corrected or made out by said board, shall be returned to each cashier, treasurer, secretary, superintendent, or manager; and the valuation of the several items of money, estate, amount, and number, contained in such statement shall be final, and the sums required shall be paid according to it.

SEC. 3932. Every person who shall fail to return to the Comptroller, as prescribed in any of the preceding sections of this chapter, any statement required to be returned, shall forfeit five hundred dollars to the State; and every person or corporation, required by any section of this chapter to make any payment to the State, who shall fail to make it within the time therein limited, shall forfeit to the State twice the amount required for such payment.

G. S. 1875, 169,  
§ 11.  
1887, ch. 117,  
§ 3, 4.  
Meetings of  
Board of  
Equalization.

Board of Equal-  
ization shall cor-  
rect statements.

G. S. 1875, 169,  
§ 12.  
Penalty for  
failure to make  
returns.









HARTFORD HOSPITAL — South Wing

40<sup>TH</sup> ANNUAL REPORT

OF THE

Executive Committee

OF THE

HARTFORD HOSPITAL

INCLUDING THE

ELEVENTH ANNUAL REPORT

OF

OLD PEOPLE'S HOME

AND THE

EIGHTEENTH ANNUAL REPORT

OF THE

HARTFORD HOSPITAL

TRAINING SCHOOL FOR NURSES

HARTFORD, CONN.

PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY

1895





# OFFICERS OF THE HARTFORD HOSPITAL.

*Elected at the Annual Meeting, December 12 and 20, 1894.*

---

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JONATHAN B. BUNCE, *Vice-President.*  
WARD W. JACOBS, *Secretary and Treasurer.*

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HARMON G. HOWE, M.D., 137 High St.  
THOMAS SISSON, 259 Main St.

## Committee on Finance.

JONATHAN B. BUNCE,  
HENRY A. REDFIELD,  
HENRY C. DWIGHT.

## Auditors.

JONATHAN B. BUNCE,  
HENRY A. REDFIELD.

## Librarian.

WILLIAM W. KNIGHT, M.D.

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JONATHAN B. BUNCE,  
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THOMAS SISSON,  
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MELANCTHON STORRS, M.D.,  
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JAMES J. GOODWIN,  
G. PIERRPONT DAVIS, M.D.,  
LEVERETT BRAINARD, Mayor, *ex officio.*

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P. H. INGALLS, M.D., *Secretary.*

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ASHBEL W. BARROWS, M.D.

Visiting Surgeons.

GEORGE C. JARVIS, M.D.,

G. PIERRPONT DAVIS, M.D.,

HARMON G. HOWE, M.D.,

MELANCTHON STORRS, M.D.

Visiting Physicians.

HORACE S. FULLER, M.D.,

WILLIAM W. KNIGHT, M.D.,

JAMES CAMPBELL, M.D.,

EDWARD K. ROOT, M.D.

Ophthalmic and Aural Surgeon.

WILLIAM T. BACON, M.D.

Gynecologist.

P. H. INGALLS, M.D.

Orthopedic Surgeon.

ANSEL G. COOK, M.D.

Pathologist.

CHARLES C. BEACH, M.D.

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 BEACH, GEORGE  
 CHENEY BROTHERS,  
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 COLT, MRS. SAMUEL  
 COOLEY, FRANCIS B.  
 DAVIS, DR. AND MRS. G. PIERREPONT  
 DAY, THOMAS M.  
 FERGUSON, REV. HENRY  
 FOSTER & CO.  
 FOX, MOSES  
 FRANKLIN, MRS. ANNA L.  
 GOODMAN, AARON C.  
 GOODWIN, REV. FRANCIS  
 GOODWIN, JAMES J.  
 HUNT, HOLBROOK & BARBER  
 JARVIS, RICHARD W. H.  
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 MORGAN, HENRY K.  
 PECK, CORNELIA C.  
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 WOODRUFF & BEACH.

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 REDFIELD, HENRY S.  
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BARNARD, HENRY	GLEASON & WILLARD
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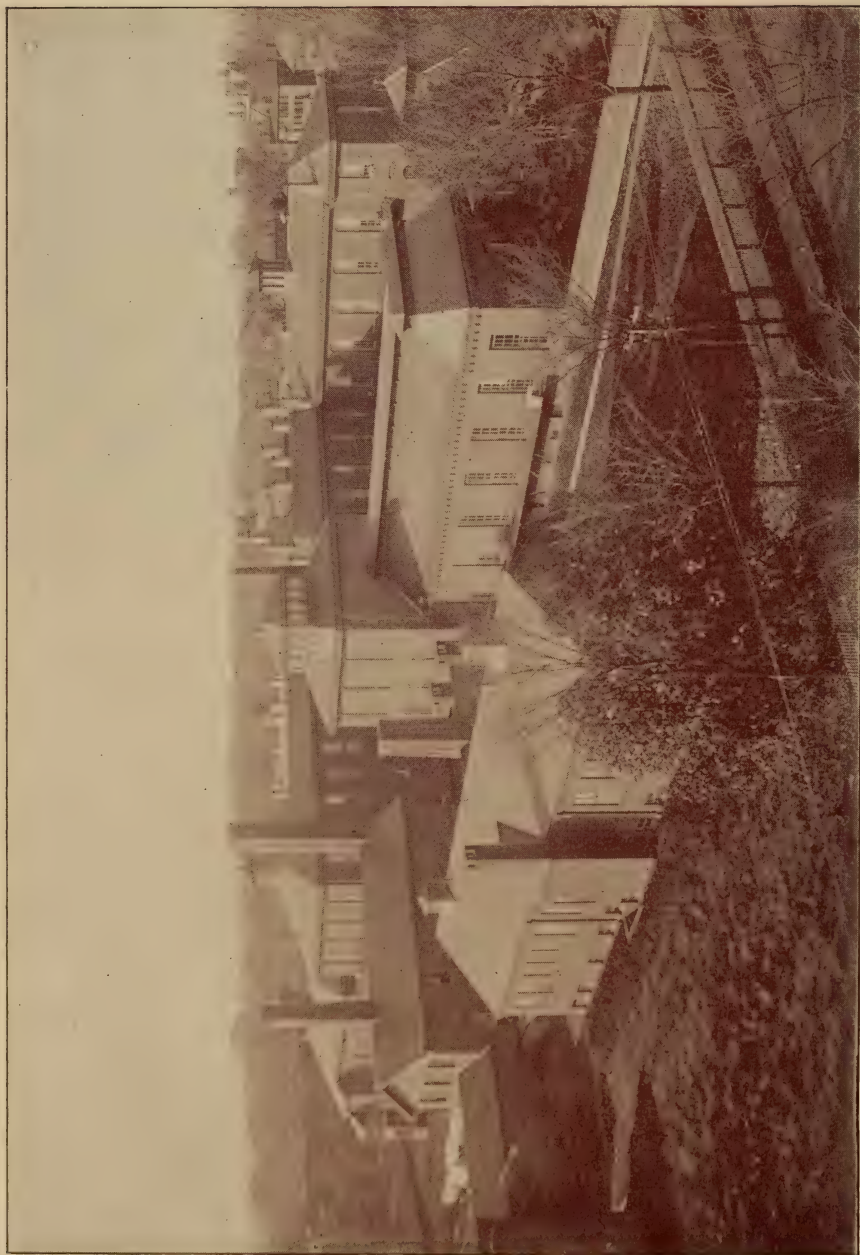
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STORRS, MELANCTHON, M.D.	BUNCE, EDWARD M.
CLEMENS, SAMUEL L.	WARNER, CHARLES DUDLEY



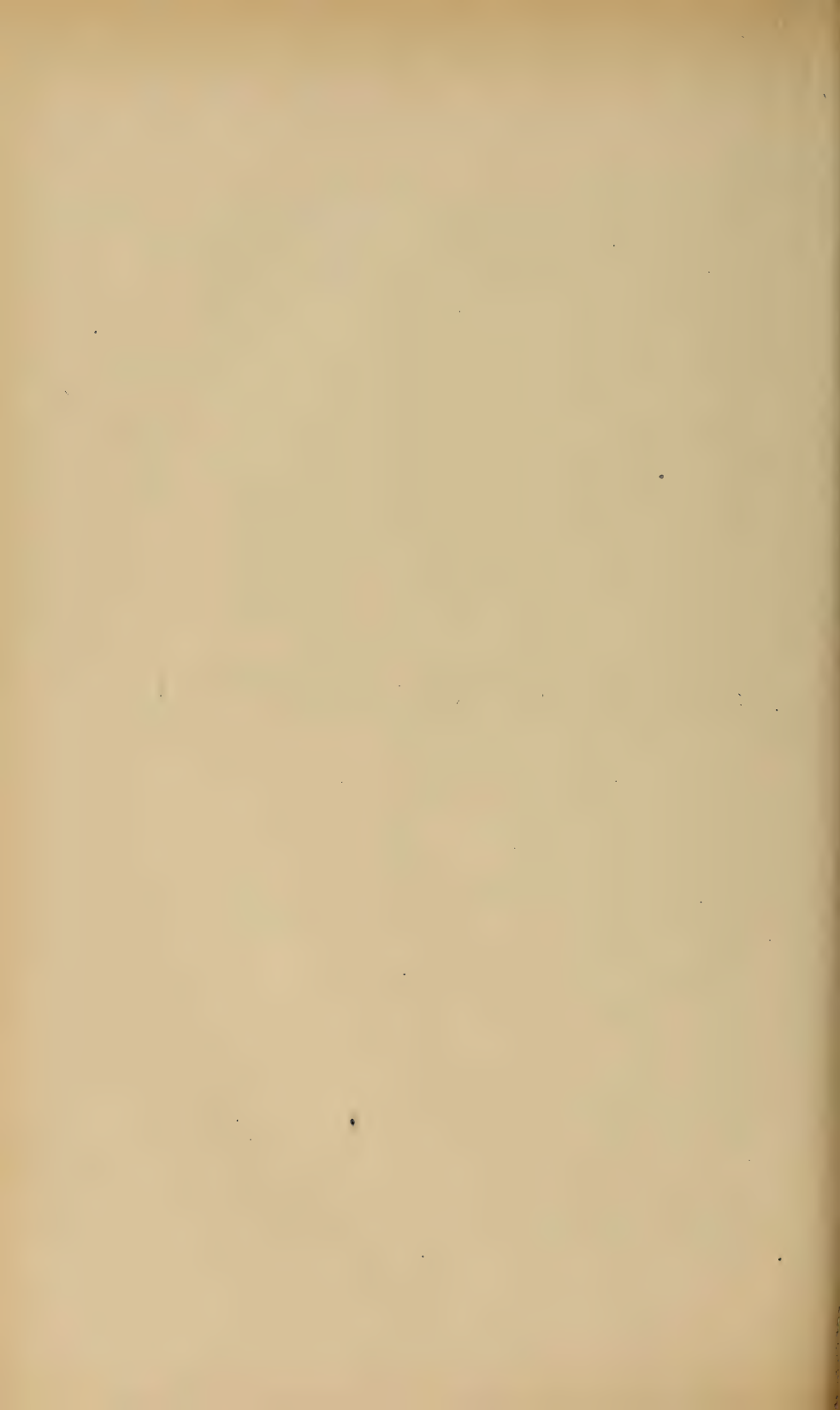




BIRD'S-EYE VIEW FROM JEFFERSON STREET



HARTFORD HOSPITAL.



## EXECUTIVE OFFICERS OF THE HARTFORD HOSPITAL.

*At the beginning of the fiscal year, October 1, 1895.*

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### Executive Committee.

HENRY K. MORGAN, 108 Farmington Ave.  
HARMON G. HOWE, M.D., 137 High St.  
THOMAS SISSON, 259 Main St.

### Superintendent.

LEANDER HALL.

### Resident Physician.

F. S. WARD, M.D.

### Resident Surgeon.

C. P. BOTSFORD, M.D.

### Assistant Surgeon.

JAMES H. NAYLOR, M.D.

### Assistant Physician.

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### Matron and Lady Superintendent of Training School.

MISS LINDA S. RICHARDS.

### HEAD NURSES.

#### Medical.

MISS M. A. WINNER.

#### Surgical.

MISS JENNIE S. COTTLE.

#### Night.

MISS CATHERINE EMORY.

### Apothecary.

HENRY W. FULLER.

### Clerk.

J. HERVEY CONKLIN.

### Teacher of Cooking School.

MRS. ELIZABETH SLUYTER AYRES.

### Housekeeper.

MRS. HELEN C. LEWIS.





THE FORTIETH ANNUAL REPORT  
OF THE  
Executive Committee of the Hartford Hospital.

*To the Directors of the Hartford Hospital:*

The Executive Committee have the honor to present to you the following, as the Fortieth Annual Report of the Hartford Hospital for the year ending September 30, 1895. Included in this report are the Treasurer's report to you in full, the Superintendent's report of the Hospital and Old People's Home, and the report of the Lady Superintendent of the Training School to the Executive Committee, also the reports of the House Staff of the Medical and Surgical work of the Hospital, with other papers pertaining to the Hospital.

The work of the Hospital in extending its aid to the sick and injured during the past year has steadily grown in amount and value, and we do not hesitate to say, in the public estimation of its results, compared with its past history.

The greatest number of patients any one day was 160, the average number per day for the year was 138. Last year the greatest number was 153, and the average number was 130. The total number admitted was 1,295 against 1,151 last year, a gain of 144. The aggregate number of patients under treatment was 1,431, against 1,262 last year, or a gain of 169 over last year. The average residence of patients was five weeks against five and two-sevenths last year. The total number of weeks occupied was 7,183 against 6,789, or 394 more than last

year. The cost per week per patient was \$7.49, being \$.92 less than last year, and \$.53 less than year before last. This may be partially explained by the increased number cared for.

The percentage of recoveries and improvements to admission was 83 against 75 last year, and 71 the year before. The death rate has been reduced from 14 per cent. for last year and 12 per cent. the year before last to 10 per cent. for the fiscal year. The deaths include 27 as the result of accident, living a few hours only; 19 hopeless cases on admission, and 23 of consumption, or 69 unavoidable; being  $5\frac{5}{10}$  per cent. of the total admission or 41 per cent. of the total deaths. Excluding this class of deaths we have admitted 1,226 patients having some chance of being benefited by hospital care with a recovery of over 94 per cent., or a loss of  $5\frac{9}{10}$  per cent., or a reduction of over 2 per cent. over last year.

There have been 480 operations performed, many of them being of the most difficult in the realm of surgery, including 43 laparotomies for various causes, appendicitis, ovarian tumors, hernias, abdominal abscess, intestinal obstruction, cancer of the omentum, etc. Also 32 amputations, ligation of the common carotid artery, neurectomy of inferior orbital nerve, etc.

In the eye and ear department there have been 56 cases in the wards of the Hospital and 79 out-of-door cases.

In the orthopædic department 20 cases.

The gynecological wards have been occupied by 114 cases and the Lying-in wards by 98 mothers and children.

There have been 113 cases of typhoid fever with 9 deaths; some of the cases were not received until late in the progress of the disease, and should not be considered in estimating the fatality under hospital treatment. The results, aside from this class of cases, have been most flattering, as the sequel of the watchful attention of the Visiting Physicians and the medical House Staff, and

the assiduous labor of the nurses. There are no patients entering the hospital who require more hard work, night and day, on the part of the nurses. The number for the current year has nearly doubled, and the nurses have felt the strain of the extra work severely.

#### MEDICAL AND SURGICAL STAFF.

There has been no change in the members of the Visiting Staff during the past year. They have been attentive and faithful to their duties and deserve the thanks of the corporation and of the public for their gratuitous services in the wards and operating rooms of the institution.

#### HOUSE STAFF.

We regret to announce the severe illness and death of Dr. F. C. Burrington. A short time before the expiration of his term of service as House Surgeon, he had a severe hemorrhage from the lungs, from which he never recovered. He was cared for in the hospital until the early part of September, when he was removed to his home in Windsor, Vermont, where he died a few weeks later. He was an earnest and gentlemanly student, and a faithful officer of the hospital, and his untimely end was regretted by all who knew him.

The terms of service have been filled as follows: House Physician, Dr. W. E. Dickerman, January 1, 1895, to July 1, 1895. Dr. F. S. Ward, from July 1, 1895. House Surgeon, Dr. W. E. Dickerman, to January 1, 1895. Dr. F. C. Burrington, to July 1, 1895. Dr. C. P. Botsford, from July 1, 1895. Assistant House Surgeon, Dr. C. P. Botsford, from January 1 to July 1, 1895. Dr. James H. Naylor, from July 1, 1895. Assistant House Physician, Dr. C. P. Botsford, to January 1, 1895. Dr. F. S. Ward from January 1, 1895, to July 1, 1895.

## EXECUTIVE DEPARTMENT.

The Superintendent, Leander Hall, continues to fill his position of trust to the satisfaction of your Committee, they believing the Hospital to be managed in a provident and economical manner.

Miss Persis M. Plumer terminates her services as Lady Superintendent of the training school soon after the close of the fiscal year. During her service of three years with us she has been a faithful worker in the interest of the school, and leaves the Hospital with the best wishes of the Executive Committee. Miss Linda A. J. Richards has been engaged to fill her place. Miss Richards comes to us with ripe experience in many institutions, her special work for some years having been the organization of training schools for nurses. She will be assisted by three head nurses of tried experience, Miss Winner, Miss Jennie S. Cottle, and Miss Catherine Emery. The position of assistant matron, so ably filled during the past year by Miss Harrison and Miss Jennison, is merged into that of head nurse.

## IMPROVEMENTS.

No extensive repairs or improvements have been undertaken. Some parts of the building are constantly in the process of renovation. The roofs and gutters have been repaired in parts, some of the plumbing has been changed, especially in the lying-in ward, and the nurses' baths, and some new furniture for the operating room has been added. A complete telephone system with twelve stations in and about the buildings has been put in. Also electric time clocks have been put in all the wards and kitchens. One bequest of \$500 from the estate of Julia M. Ward was received. Also a donation of \$25 from J. C. Webster.







CHILDREN'S WARD

## NEEDS.

At this, the close of another year in the history of the Hospital, a year in which the institution, by the aid of its conscientious workers, physicians, surgeons, officers, and nurses, has been able to bring relief and administer tender care and comfort to over 200 more people than ever before in its history, we are forced to say, that for all of our well-directed efforts and abundant success in carrying out the design of the founders and former supporters of this noble charity, the public, with noble exceptions it is true, by whom the institution should be liberally supported, looks on in comparative indifference and without special interest, and allows it not only to be cramped for the necessary funds to liquidate the actual money expenses, but also to contract debt for the same. We again appeal to each and every person in the city who can spare a part of their income for the care of the sick and injured, to give us a helping hand and not have it be again said that this beautiful city does not properly support its hospital. We want funds immediately for a building in which to properly house our nurses. There has been altogether too much sickness among them, which cramps the resources of work very considerably. We think that if they were better cared for when off duty we would get better work while they are in the wards. This building will probably cost from \$15,000 to \$20,000, completely equipped. Most hospitals have supplied this need, many in a most lavish manner. We propose only a plain building, plainly furnished.

In the near future we must have isolated buildings for the treatment of consumption. We have had some severe lessons as to its contagious properties, and if we must care for this class of patients, we must do so at as small risk of its conveyance to others as is possible. There is no necessity of an elaborate ornamental structure, but, as with the nurses' home, a plain roomy building is what is needed.

By reference to the treasurer's report, it may be seen

that the hospital has been run during the last year at an actual loss of \$6,615.22 for the past year. The invested funds and rents give us an income of \$16,639.36. The income from moneys paid for the care of patients was \$32,791.62, a total of \$49,430.98, while the expenses were \$56,046.20. The invested funds should be very materially increased during the coming year to place us on a firm financial footing.

The gynecological and obstetrical wards are at times inadequate for the care of this class of sufferers, and should be enlarged at no distant date.

#### DONATIONS.

A full list of the donations and donors may be found in the report of the Superintendent.

The thanks of the Executive Committee are extended to these kind friends of the institution, and also to those who have conducted religious services in the hospital during the past year.

#### WILDWOOD FARM.

This branch of the institution is of value to us in giving us a large part of the milk supply, which of necessity is one of the greatest items of expense in the diet of the wards. It is our object to increase the supply from the farm to its utmost capacity.

In closing the report we wish to explain in a few words just what it seems to us is needed in the way of funds, during the next year, beyond what we have.

Increase of the invested funds, \$100,000.

Building fund for nurses' home, \$20,000.

Building funds for wards for consumptives, \$40,000.

Building fund for operating room, \$12,000.

Respectfully,

HENRY K. MORGAN,	} <i>Executive Committee.</i>
HARMON G. HOWE,	
THOMAS SISSON,	

HARTFORD, CONN., November 14, 1895.



# TREASURER'S REPORT.

## TREASURER'S REPORT

FISCAL YEAR ENDING

## RECEIPTS.

Balance cash from 1894 report, . . . . .	\$8,594.28
Bequest of Julia M. Ward, . . . . .	500.00
Donation of J. C. Webster, . . . . .	25.00
Estate Susan R. Northam, 50 per cent. repaid on 4 shares Cedar Hill Cemetery, . . . . .	\$200.00
Do. from sale of West Virginia lands, 378.00 —	578.00
Rights of subscription sold on N. Y., N. H. & H. R. R. stock and bonds, . . . . .	838.00
Donation for free bed in children's ward, . . . . .	.80
Interest, net, . . . . .	15,916.53
Rents, Wooster Street property, net, . . . . .	\$193.33
" Congress " " gross, . . . . .	827.74 —
L. Hall, Supt, collections, . . . . .	32,791.62
Bills receivable, real, No. 2, . . . . .	600.00
" " " Ellen M. Watkinson trust fund, . . . . .	400.00
Ellen M. Watkinson trust fund, income, . . . . .	145.50
Bills payable, . . . . .	6,300.00
Isabella G. Brinkerhoff estate, balance amount advanced to pay for street improvements, repaid, . . . . .	720.91

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\$68,431.71



## TREASURER'S REPORT — CONTINUED.

CLOSE OF FISCAL YEAR, SEPTEMBER 30, 1895.

## ASSETS.

Shares.		<i>Bank Stocks.</i>	Book F. Value.	Market Value.
50	Ætna	National, Hartford,	\$5,000.00	\$7,250.00
200	American	" "	10,000.00	12,000.00
18	Charter Oak	" "	1,800.00	1,620.00
24	Hartford	" "	2,400.00	3,240.00
100	Mercantile	" "	10,000.00	7,700.00
200	National Exchange,	" "	10,000.00	12,000.00
22	Phoenix	National,	2,200.00	2,420.00
50	Merchants	" New Haven,	2,500.00	2,225.00
25	Second	" "	2,500.00	4,225.00
80	First	" Norwich,	8,000.00	8,000.00
50	Thames	" "	5,000.00	7,000.00

*Insurance Stocks.*

37	Ætna,	Hartford,	3,700.00	9,731.00
46	Connecticut Fire,	" "	4,600.00	6,670.00
11	Hartford	" "	1,100.00	4,180.00
25	Orient,	" "	1,250.00	1,650.00
12	Travelers,	" "	1,200.00	2,388.00

*Railroad Stocks.*

40	New London Northern,	4,000.00	7,720.00
37	New York, New Haven & Hartford,	3,700.00	6,808.00
108	Chicago, Burlington & Quincy,	10,800.00	9,234.00
100	Erie & Pittsburgh,	5,000.00	6,400.00
100	Ft. Wayne & Jackson, preferred,	10,000.00	12,150.00
100	Kansas City, St. Louis & Chicago, preferred,	10,000.00	12,500.00
40	Pittsburgh, Ft. Wayne & Chicago,	4,000.00	6,580.00

*Miscellaneous Stocks.*

177	Broad Brook Company,	4,425.00	3,540.00
5	Collins Company,	500.00	580.00
100	Farnham Type-Setter Mfg. Co. (par \$2,500),	1.00	1.00
60	Gatling Gun Company (par \$6,000),	1.00	1.00
28	Hartford Carpet Company,	2,800.00	1,736.00
46	Hartford City Gas Light Company,	1,150.00	1,518.00
10	New Britain	250.00	250.00
9	Adams Express Company,	900.00	1,350.00
4	Cedar Hill Cemetery (par \$200),	1.00	1.00
32	Spring Grove Cemetery Association (par \$800),	1.00	1.00

*Bonds.*

State of North Carolina 4s, July 1, 1910,	1,650.00	1,683.00
City of Omaha, 5s, Sept. 1, 1907,	10,000.00	10,900.00
Chicago & West Indiana R. R., 6s, Dec. 1, 1932,	14,000.00	16,380.00
Chicago, Burl. & Quincy R. R., 5s, Sept. 1, 1903,	2,000.00	2,070.00
" " " 7s, July 1, 1903,	1,000.00	1,205.00



Shares.	Book Value.	Market Value.
Chicago, Milwaukee & St. Paul Ry.,—		
Southwestern Division, 6s, July 1, 1909, .	\$15,000.00	\$17,550.00
So. Minnesota " 6s, July 1, 1910, .	5,000.00	5,925.00
Canada Southern Ry., 5s, Jan. 1, 1908, .	1,000.00	1,110.00
Detroit, Lansing & Northern R. R., 7s, Jan. 1, 1907, .	10,000.00	7,000.00
Detroit, Monroe & Toledo R. R., 7s, Aug. 1, 1906, .	10,000.00	12,550.00
Joliet & No. Indiana R. R., 7s, July 10, 1907, .	3,000.00	3,690.00
Kansas City, St. Jo. & C. Bfs. R. R., 7s, Jan. 1, 1907, .	15,000.00	18,300.00
Milwaukee & Madison R. R., 6s, Sept. 1, 1905, .	10,000.00	11,200.00
New York & New England R.R., 7s, Jan. 1, 1905, .	16,000.00	19,440.00
N. Y., N. H. & Hartford R. R., 4s, April 1, 1908, .	1,500.00	2,055.00
N. Y. Cent'l & Hud. Riv. R. R., 4s, May 1, 1905, .	5,000.00	5,150.00
Bills receivable, real No. 1, .	23,500.00	23,500.00
" " " No. 2, .	5,425.00	5,425.00
" " " Ellen M. Watkinson trust fund, .	5,600.00	5,600.00

*Real Estate.*

Hospital buildings and grounds, . . . . .	1.00	1.00
Original Old People's Home lot, . . . . .	1.00	1.00
Superintendent's residence, . . . . .	1.00	1.00
One-half interest in Wildwood farm, . . . . .	1.00	1.00
Double house, 21 and 23 Congress street, . . . . .	6,600.00	6,600.00
One-half interest in 51 and 51½ Wooster street, . . . . .	2,500.00	2,500.00
West Virginia lands, . . . . .	1.00	1.00
Loans to Old People's Home, . . . . .	23,400.00	23,400.00
Cash, balance on hand, . . . . .	3,987.27	3,987.27
	<u>\$319,946.27</u>	<u>\$369,894.27</u>

**LIABILITIES.**

Fund, . . . . .	\$175,272.73
George Hall Fund, . . . . .	31,020.00
Harriet Hall " . . . . .	18,800.00
Daniel P. Crosby " . . . . .	5,000.00
Charles H. Northam " . . . . .	5,000.00
Henry I. Wright " . . . . .	10,000.00
Mary J. Keney " . . . . .	10,000.00
Miles A. Tuttle " free bed, . . . . .	1,000.00
Daniel Goodwin " " " . . . . .	2,000.00
Charles F. Pond " " " . . . . .	3,900.00
Nathan M. Waterman " " " . . . . .	3,000.00
Cheney Brothers " " " . . . . .	5,000.00
Moses Fox " " " . . . . .	5,000.00
Ellen M. Watkinson trust fund, . . . . .	6,000.00
Ellen M. Watkinson trust fund, income, . . . . .	176.12
Junius S. Morgan Fund, . . . . .	20,000.00
Orthopedic Fund, . . . . .	187.24
Infectious ward, balance, . . . . .	140.03
" " furnishing fund, balance, . . . . .	149.35
Free bed account, children's ward, . . . . .	.80
Bills payable, . . . . .	18,300.00
	<u>\$319,946.27</u>

## SUPERINTENDENT'S REPORT.

*To the Executive Committee :*

GENTLEMEN, — I herewith submit the following as the fortieth annual report of the management of the Hartford Hospital, consisting of a detail of the receipts and disbursements, number of patients, results of treatment, and such other items as may be of interest.

The number of patients in the Hospital, October 1, 1894, was 136 — 88 males and 48 females.

During the year, 1,295 have been admitted, making an aggregate of 1,431 patients under treatment — 843 males and 588 females.

Of this number, 854 have recovered, 238 have improved, 74 not improved, 141 have died, and 129 remain under treatment — 66 males and 63 females. Of the deaths 19 were hopeless cases and lived but a few days after admission, 27 were the results of accidents, and lived but a few hours; 23 were due to consumption.

There have been 38 births — 15 males and 23 females.

The whole number of weeks occupied was 7,183, of which citizens occupied  $7,041\frac{1}{7}$ , state beneficiaries  $124\frac{3}{7}$ , and U. S. marine patients  $17\frac{3}{7}$ .

There have been 91 patients, occupying 247 weeks, supported entirely by charity.

The appropriation from the State of \$5,000 has partially supported 1,060 patients, at the rate of \$0.94 per week for each patient.

The number of state beneficiaries was 11. The number of marine patients was 2. The daily average of patients for the year was 138.

The greatest number any one day was 160; the least number any one day was 102.

The average duration of patients was 5 weeks. The average cost per week for each patient was \$7.49.

There have been 713 Americans and 567 foreigners, 15 of unknown nativity.

Patients have been admitted from 68 different towns in the state.

The graduates from the training school for nurses during the year have been: Miss Josie M. Brown, Miss Annie L. Lynde, Mrs. Minnie P. Cheney, Miss Hattie I. Waterman, Miss Lottie E. Beck, Miss Daisy Lewis, Miss Bertha S. Holt, Miss Anna A. Keller, Miss Winifred B. Hardiman, Miss Florence E. Carman.

The training school now numbers 27 members, as follows:

Miss Florence E. Carman,

" Lillie D. Phillips,

" Grace W. Cushman,

Mrs. Exene K. Morehouse,

Miss Katherine D. Arthur,

Mrs. Minnie A. Stafford,

" Marie Mieliez,

" Mary C. McGarry,

" Carrie M. Tobey,

" Jessie E. Knapp,

" Mary J. Wright,

" Carlotta Munoz,

" Grace C. Ballou,

Miss Carrie E. Schermerhorn,

" Jessie K. Denison,

" Margaret Spitzle,

" Eliza Barker,

" Mary F. Jons,

" Ruby E. Gates,

" Jane A. Bryson,

" Theresa M. Townsend,

" Clara Hearle,

" Gertrude M. Griebel,

" Mary E. Johnson,

" E. Lena Ward,

" Mary H. Nutting,

Miss Margaret Bramley.

*The HARTFORD HOSPITAL in account with LEANDER HALL, Supt.*

<i>Dr.</i>	<i>Cr.</i>
1894-95. To am't paid for—	1895. By am't received from—
Anæsthetics, . . . \$144.60	W. W. Jacobs, Treas., \$53,870.63
Barn Expenses, . . . 370.85	Board of patients from
Breadstuffs, . . . 1,486.29	various towns in the
Butter and Eggs, . . . 2,870.13	State, . . . 14,375.95
Fruits and Vegetables, . . 1,397.15	Paying Patients, . . . 12,262.89
Freights and Cartage, . . . 36.24	State Beneficiaries, . . . 744.43
Fuel, . . . 4,586.02	State Appropriation, . . . 5,000.00
Furniture, . . . 1,925.83	Marine Patients, . . . 121.00
Gas, . . . 1,217.03	Services of Nurses, . . . 221.40
Groceries, . . . 2,033.82	Sales, . . . 16.70
Ice, . . . 375.18	Registrar of Births and
Instruments, . . . 648.62	Deaths, . . . 49.25
Meat, Fish, and Fowl, . . . 8,277.92	
Medicine, . . . 922.33	
Milk, . . . 3,237.70	
Miscellaneous, . . . 572.68	
Printing, Station'ry, etc., . . 713.96	
Repairs and Improve'ts, . . . 3,319.26	
Salaries, . . . 17,074.49	
Surgical Dressings, . . . 1,244.00	
Washing and Soap, . . . 362.54	
Water, . . . 360.50	
Whisky, Wine, etc., . . . 693.49	
Total current expenses, \$53,870.63	
Amount paid Treasurer, 32,791.62	
\$86,662.25	\$86,662.25

*Detailed Statement of the receipts of the HARTFORD HOSPITAL  
from October 1, 1894, to October 1, 1895.*

## Received from State Appropriation :

December 31, 1894, . . . . .	\$1,250.00
March 31, 1895, . . . . .	1,250.00
June 30, 1895, . . . . .	1,250.00
September 30, 1895, . . . . .	1,250.00
	\$5,000.00



## Received from various towns in the State :

December 31, 1894, . . . . .	\$4,018.02
March 31, 1895, . . . . .	3,147.30
June 30, 1895, . . . . .	3,698.61
September 30, 1895, . . . . .	3,512.02
	<u>\$14,375.95</u>

## Received from paying patients :

December 31, 1894, . . . . .	\$2,914.71
March 31, 1895, . . . . .	2,990.90
June 30, 1895, . . . . .	2,962.91
September 30, 1895, . . . . .	3,394.37
	<u>\$12,262.89</u>

Received from State for care of Soldiers, . . . . .	744.43
Received from U. S. Collector for Seamen, . . . . .	121.00
Received for Services of Nurses, . . . . .	221.40
Received from Sales, . . . . .	16.70
Received from Registrar of Births and Deaths, . . . . .	49.25
Total Receipts, . . . . .	<u>\$32,791.62</u>

*Number of Persons who have Received the benefits of the HART-FORD HOSPITAL during the Year ending September 30, 1895.*

	Male.	Female.	Total.
Number of patients in the Hospital,			
October 1, 1894, . . . . .	88	48	136
Admitted during the year, . . . . .	755	540	1,295
Total, . . . . .	843	588	1,431
Of this number have been discharged:			
Recovered, . . . . .	510	344	854
Improved, . . . . .	132	101	233
Not Improved, . . . . .	40	34	74
Died, . . . . .	95	46	141
Total, . . . . .	777	525	1,302
Remaining October 1, 1895, . . . . .	66	63	129

*Monthly admissions from October 1, 1894, to October 1, 1895.*

	Male.	Female.	Total.		Male.	Female.	Total.
October,	74	48	122	May,	61	46	107
November,	48	41	89	June,	56	32	88
December,	41	41	82	July,	72	39	111
January,	60	47	107	August,	86	47	133
February,	65	39	104	September,	76	64	140
March,	54	47	101				
April,	62	49	111	Total,	755	540	1,295

*Occupation of Patients.*

Actor,	1	Foremen,	4	Porter,	1
Artists,	3	Fact'y Operat.,	34	Peddlers,	2
Architects,	2	Firemen,	2	Painters,	12
Agents,	18	Furrier,	1	Polisher,	1
Burnishers,	4	Gardeners,	4	Pattern-maker,	1
Boiler-makers,	2	Grinders,	3	Photographer,	1
Bakers,	2	Gunsmiths,	2	Spinners,	2
Barbers,	7	Hostlers,	18	Stenographer,	1
Bartenders,	4	Harness-makers,	3	Slaters,	2
Butchers,	3	Housekeepers,	242	Shoemakers,	4
Blacksmiths,	12	Joiners,	23	Seamstress,	1
Brakemen,	17	Jewelers,	2	Seamen,	4
Bookkeepers,	3	Jockey,	1	Stonecutters,	5
Buffers,	2	Janitors,	2	Saloon-keepers,	4
Brewer,	1	Locksmiths,	2	Schoolgirls,	6
Clergyman,	1	Lawyer,	1	Schoolboys,	5
Clerks,	12	Linemen,	3	Soldier,	1
Cooks,	19	Laborers,	202	Switchman,	1
Cigarmakers,	2	Motormen,	2	Stablekeeper,	1
Compositors,	3	Music teacher,	1	Salesmen,	13
Conductors,	4	Missionary,	1	Salesladies,	7
Civil Engineer,	1	Machinists,	26	Students,	4
Coachmen,	10	Moulders,	8	Tailors,	3
Draughtsmen,	2	Merchants,	2	Tailoress,	1
Designer,	1	Masons,	11	Tinsmith,	1
Dyer,	1	Mechanics,	30	Teachers,	10
Dressmakers,	9	Musicians,	2	Teamsters,	23
Domestics,	115	Nurses,	18	Upholsterer,	1
Drivers,	15	None,	150	Waiters,	4
Engineers,	9	Newsboys,	3	Waitress,	1
Electricians,	2	Policeman,	1	Weavers,	9
Electrotypers,	5	Plumber,	1	Watchman,	1
Farmers,	52	Paper-makers,	2	Quarrymen,	9
Filers,	2				

*Residence of Patients.*

Ashford,	Hartford,	Suffield,
Avon,	Haddam,	Saybrook,
Bridgeport,	Litchfield,	Salisbury,
Bristol,	Lebanon,	Southbury,
Berlin,	Marlboro,	Somers,
Bloomfield,	Manchester,	Stonington,
Barkhamsted,	Milford,	South Windsor,
Branford,	Meriden,	Simsbury,
Canton,	Middletown,	Torrington,
Colebrook,	Mansfield,	Tolland,
Canaan,	Naugatuck,	Vernon,
Chatham,	New Milford,	Wallingford,
Colchester,	New Britain,	Willington,
Cromwell,	Newington,	Winchester,
East Hartford,	New Haven,	Windsor,
East Haddam,	New Hartford,	Waterbury,
East Windsor,	Orange,	Wethersfield,
Enfield,	Plainfield,	West Hartford,
Farmington,	Plainville,	Windsor Locks,
Griswold,	Plymouth,	Windham.
Glastonbury,	Redding,	
Guilford,	Southington,	

*Nativity of Patients.*

Asia,	1	Hungary,	3	Scotland,	8
At sea,	1	Ireland,	221	Sweden,	43
Austria,	17	Italy,	42	Switzerland,	4
Canada,	50	Nova Scotia,	11	Turkey,	3
Denmark,	10	Norway,	1	Unknown,	15
England,	48	Poland,	15	United States,	713
France,	4	Portugal,	2	Wales,	1
Germany,	63	Russia,	19		

Americans, 713.

Foreigners, 567.

Unknown, 15.

Temperate, 1,052.

Intemperate, 243.

## DONATIONS.

Through the kindness of the editors, we have received the *Hartford Daily Times*, the *Hartford Daily Courant*, the *Hartford Daily Post*, the *Hartford Telegram*, and the *New York Medical Journal*.

### BOOKS, MAGAZINES, AND PAPERS.

Annie W. Moore, Miss Schwab, Mrs. Wilder Smith, Mrs. E. M. Bunce, Mrs. Geo. C. Bulkley, Mrs. T. M. Day, Mrs. D. M. Rogers, Mrs. M. M. Thompson, Agnes B. Babcock, Mrs. G. M. Stone, Mrs. A. L. Butler, Mrs. C. A. Robinson, Mrs. D. G. Smyth, Mrs. Have- myer, Mrs. E. D. Fairfield, Mrs. J. H. Root, Mabel H. Perkins, Mrs. K. G. Erwin, Miss Alice O'Brien, Mrs. A. H. Bond, Mrs. J. D. Tucker, Mrs. J. S. Quin, Miss Ellsworth, Mrs. Kate Hemingway, Mrs. James Campbell, Mrs. Atwood C. Collins, Mrs. H. E. Chap- man, Mrs. E. H. Crosby, Mrs. C. B. Smith, Miss D. Barbour, Mrs. B. R. Allen, Mrs. C. F. Howard, Mrs. Eliza P. St. John, Mrs. P. M. Fuller, Mrs. C. L. Beach, Always Ready Circle King's Daughters, Mrs. F. Allen, East Hartford, Mrs. John Allen, Saybrook, Mrs. Henry Hart, Saybrook, Mrs. R. O. Cheney, Manchester, Miss Maude Allen, East Hartford, Mrs. L. C. Field, Brewsters, N. Y., Aaron Bailey, Brewsters, N. Y., C. D. Galloway, Jr., Brown School Kindergarten, Heublein Bros., E. M. Bunce, J. R. Red- field, Edward Goerz, Wm. B. Hawkins, A. T. Perry, Master Henry Smith, New Britain.

### CLOTHING, OLD LINEN, AND COTTON.

Mrs. Wm. H. Lee, Miss Alice A. Moore, Mrs. H. C. Fenton, Mrs. Levi Woodhouse, Mrs. Wilder Smith, Mrs. J. P. Fitts, Mrs. Wm. M. Hudson, Mrs. L. H. Dewing, Mrs. A. Watkinson, Mrs. J. W. Tift, Mrs. T. M. Day, Mrs. Selvadge, Mrs. D. G. Smyth, Mrs. H. R. Morley, Mrs. Mahlon Moyer, Mrs. J. H. Root, Mrs. Thom- son, Mrs. J. H. White, Mrs. R. G. Erwin, Mrs. Bardens, Mrs. C. O. Deming, Mrs. E. E. Tucker, Mrs. J. P. Hall, Mrs. Atwood Collins, Mrs. C. D. Francis, Marg't Cooper, Mrs. Cleary, Mrs. C. R. For- rest, Mrs. Lincoln, Mrs. Wm. M. Charter, Mrs. A. Lamson, Mrs. A. Ziglatsky, Mrs. E. R. Beardsley, Mrs. A. H. Pierce, Mr. W.



H. Foster, Mrs. J. J. Seinsoth, Mrs. C. E. Gilbert, Mrs. C. D. Francis, Miss Wadsworth, Mrs. J. B. Powell, Mrs. J. A. Graves, Mrs. J. K. Shepard, Norfolk, Mrs. John Allen, Saybrook, Mrs. L. H. Shailer, Deep River, Mrs. Harry Hart, Saybrook, Mrs. Nicholas Reid, Gastonbury, Miss M. H. Dalton, Lebanon, Mr. Shelton, King's Daughters of St. James' church, Mrs. F. S. Luther, Mrs. J. S. Quin, Mrs. H. K. Welch, Needle Work Guild, Mrs. Miles L. Peck, Bristol, High Street Circle King's Daughters, Thomaston, C. O. Neil, Mrs. Mansfield, West Hartford, Mrs. H. P. Cox, Henry C. Robinson, S. T. Bissell, Prof. F. S. Luther, J. L. English, J. E. Davenport, O. D. Case, A. T. Perry, James Bolter, A. T. Smith, King's Daughters, Newington, Union for Home Work.

#### FRUITS AND FLOWERS.

Mrs. J. G. Batterson, Mrs. Hills Prentice, Children of Warburton Chapel, Mrs. Buckingham, Mrs. Jenkins, J. Hale, Charles H. Clark, L. B. Haas, Mrs. W. A. Sanborn, Mrs. Geo. Gay, Mrs. W. I. Morse, Wilson Station, Mr. Inwood, Mrs. Charles Lincoln, Loyal Temperance Legion, Terryville, Olin H. Clark, Mrs. Eliza P. St. John, Mrs. H. A. Redfield, Dora Kremendale, Home Mission, Cheshire, John Combs, flowers weekly for children's ward.

#### MISCELLANEOUS.

Needlework Guild of America, 200 new garments; High Street Circle King's Daughters, Thomaston, 48 new garments; Mrs. George Atwood, 4 glasses of jelly; Morris Proller, 1 leg brace; H. F. Corning & Co., hammock for children; Mrs. D. C. Young, Smithport, Pa., pictures, easy chair, and willow rocker; G. Fox & Co., paper dolls.

#### THANKSGIVING AND CHRISTMAS.

Mrs. M. L. Brandegge, Utica, N. Y., \$5.00; Misses Pardee, \$15.00; Lucy A. Barbour, Bible verses; Mrs. C. H. Wickham, books and Christmas cards; Mrs. Julia Erwin, toys; Mrs. Samuel Colt, one turkey; Mrs. F. B. Allen, 50 oranges; Mrs. A. L. Butler, toys; Maude E. Allen, East Hartford, dolls and books; Ada Cook, toys; Rev. C. G. Bristol, flowers; Asylum Hill Cong. church, books and games; Master Jas. Trumbull, books and toys; Master H. Bissell Cary, toys; John Holebrook, scrap-book.

## GENERAL STATISTICS.

YEARS.	Admitted during the year.	NUMBER EACH YEAR.						Remaining at the end of the year.	Daily average for the year.	NO. EACH DAY.	
		Under care.	Discharged.	Recovered.	Improved.	Not improved.	Dead.			Greatest.	Least.
1860-1861,	45	45	32	21	7	1	3	13	12	14	1
1861-1862,	258	271	214	159	20	12	23	57	27	85	14
1862-1863,	107	164	141	103	15	5	18	23	18	57	11
1863-1864,	157	180	149	103	14	8	24	31	27	45	21
1864-1865,	132	163	142	102	2	9	29	21	27	31	21
1865-1866,	196	277	172	133	5	8	26	45	35	49	21
1866-1867,	221	266	211	176	8	5	24	55	44	59	29
1867-1868,	251	306	250	183	16	15	36	56	50	63	38
1868-1869,	259	315	260	192	18	16	34	55	55	67	42
1869-1870,	248	339	298	220	21	20	37	41	50	62	36
1870-1871,	329	370	303	210	28	18	50	64	63	67	39
1871-1872,	347	411	345	215	42	46	41	66	62	71	59
1872-1873,	370	436	368	206	70	31	55	68	69	76	56
1873-1874,	452	520	422	299	36	29	58	98	79	98	63
1874-1875,	492	590	486	323	53	29	53	104	95	119	71
1875-1876,	603	707	573	376	64	35	57	134	113	136	90
1876-1877,	599	733	613	378	85	49	72	120	130	149	112
1877-1878,	914	1,034	944	591	117	66	100	90	101	122	80
1878-1879,	538	628	533	307	93	37	68	95	97	113	87
1879-1880,	597	692	589	362	93	38	66	103	94	109	78
1880-1881,	649	752	360	392	99	33	102	92	96	107	83
1881-1882,	736	828	734	404	154	62	89	94	97	115	90
1882-1883,	723	817	720	391	161	63	95	97	94	117	83
1883-1884,	701	798	697	362	158	69	93	101	98	118	86
1884-1885,	747	848	746	392	177	81	85	102	114	139	92
1885-1886,	741	843	743	404	178	60	90	100	107	130	63
1886-1887,	770	870	760	402	162	66	117	110	108	139	83
1887-1888,	745	855	764	436	146	56	108	91	108	137	87
1888-1889,	845	936	831	496	148	61	117	105	111	143	83
1889-1890,	998	1,103	983	566	183	71	144	120	127	156	105
1890-1891,	928	1,048	946	522	195	82	145	102	110	132	83
1891-1892,	1,074	1,176	1,079	581	271	75	152	97	120	157	89
1892-1893,	1,169	1,266	1,155	645	254	97	159	111	122	145	88
1893-1894,	1,151	1,262	1,126	657	216	90	163	136	130	153	101
1894-1895,	1,295	1,431	1,133	854	233	74	141	129	138	160	102

LEANDER HALL,

*Supt.*

TABLE OF DISEASES, INJURIES, ETC.,  
TREATED IN  
THE HARTFORD HOSPITAL  
*During the Year Ending September 30, 1895.*

MEDICAL CASES

	Under treatment Oct. 1, 1893.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1895.
		Male.	Female.					
Constitutional Diseases.								
Diabetes Mellitus, . . . . .	..	..	1	..	..	..	1	..
Lumbago, . . . . .	..	2	..	2	..	..	..	..
Rheumatism, Acute Articular, . . . . .	..	16	6	15	6	..	..	1
“ Chronic, . . . . .	5	3	5	..	8	..	1	4
“ “ and Mitral Regurgitation, . . . . .	..	..	1	..	1	..	..	..
“ Muscular, . . . . .	..	5	1	2	4	..	..	..
“ Sub-acute, . . . . .	1	3	3	6	..	..	..	1
Rheumatoid Arthritis, Chronic, . . . . .	2	1	..	1	2	..	..	..
Diseases of the Circulation.								
Anæmia, . . . . .	1	3	..	1	2	..	1	..
Aneurism of Abdominal Aorta, . . . . .	..	1	..	..	..	..	1	..
Heart, Dilatation of, . . . . .	1	..	..	..	..	1	..	..
“ Mitral Regurgitation, . . . . .	1	3	..	..	3	..	1	..
“ “ and Aortic Regurgitation, . . . . .	..	1	1	..	2	..	..	..
Morbus Caeruleus, . . . . .	..	..	1	..	..	..	..	1
Pericarditis, . . . . .	..	1	..	..	..	..	1	..
Phlebitis, Femoral, . . . . .	..	..	2	2	..	..	..	..
Diseases of the Cutaneous System.								
Eczema of the Arm and Leg, . . . . .	..	..	1	1	..	..	..	..
“ Infantile, . . . . .	..	1	..	..	1	..	..	..
“ Squamosum, . . . . .	1	6	1	8	..	..	..	..
“ Vesiculosum, . . . . .	..	..	2	1	1	..	..	..
Erythema of Leg, . . . . .	..	1	..	1	..	..	..	..

## MEDICAL CASES. — CONTINUED.

	Under treatment Oct. 1, 1894.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1895.
		Male.	Female.					
Diseases of the Cutaneous System.—Cont'd.								
Lupus Erythematosus, . . . . .	..	..	1	..	1	..	..	..
“ Vulgaris, . . . . .	1	..	..	..	..	..	..	1
Psoriasis, . . . . .	1	..	1	2	..	..	..	..
“ and Neurasthenia, . . . . .	..	..	1	1	..	..	..	..
Rhus Poisoning, . . . . .	..	1	..	1	..	..	..	..
Urticaria Annularis, . . . . .	..	..	1	..	..	..	..	1
Diseases of the Digestive System.								
Bowel, Obstruction of, . . . . .	..	2	1	1	..	..	2	..
Colic, Biliary, . . . . .	..	..	1	1	..	..	..	..
Diarrhœa, . . . . .	..	3	..	3	..	..	..	..
Enteralgia, . . . . .	..	1	..	1	..	..	..	..
Gastric Ulcer, . . . . .	..	..	1	..	1	..	..	..
Gastritis, Acute, . . . . .	..	2	2	3	1	..	..	..
“ and Anæmia, . . . . .	..	1	..	..	..	..	..	1
“ Alcoholic, Acute, . . . . .	..	3	1	2	2	..	..	..
“ Chronic, . . . . .	..	..	1	..	1	..	..	..
“ Sub-acute, . . . . .	1	2	1	4	..	..	..	..
“ “ and Mitral Regurgitation, . . . . .	..	1	..	..	1	..	..	..
Gasrectasis, . . . . .	..	1	..	..	1	..	..	..
Intestinal Dyspepsia, . . . . .	..	2	3	5	..	..	..	..
Jaundice, Catarrhal, . . . . .	..	..	1	1	..	..	..	..
Liver, Cancer of, . . . . .	..	..	1	..	..	..	..	1
“ Cirrhosis of, . . . . .	2	1	..	..	1	..	2	..
“ “ Hypertrophic, . . . . .	..	1	..	..	..	1	..	..
Peritonitis, General, . . . . .	..	1	1	2	..	..	..	..
Pharyngitis, . . . . .	..	1	..	1	..	..	..	..
Stomach, Cancer of, . . . . .	..	1	..	..	1	..	..	..
Tonsilitis, . . . . .	..	1	..	1	..	..	..	..
“ Follicular, . . . . .	1	..	1	2	..	..	..	..
Diseases of the Nervous System.								
Aphonia, Neurotic, . . . . .	..	..	1	..	1	..	..	..
Catalepsy, . . . . .	..	..	1	..	1	..	..	..
Cephalgia, . . . . .	..	..	2	2	..	..	..	..
Cerebral Embolism, . . . . .	..	..	1	..	..	..	1	..
“ Hemorrhage, . . . . .	2	2	2	..	2	..	4	..
“ Tumor, . . . . .	..	2	..	..	1	..	1	..
Dementia, . . . . .	..	..	1	..	1	..	..	..
“ Senile, . . . . .	..	..	2	..	1	1	..	..
Epilepsy, . . . . .	..	6	2	3	3	1	1	..
“ Jacksonian, . . . . .	..	..	1	1	..	..	..	..
Hemiplegia, . . . . .	..	2	5	..	4	1	2	..
Hysteria, . . . . .	1	4	6	5	6	..	..	..
“ Traumatic, . . . . .	..	..	1	1	..	..	..	..
Mania, Acute, . . . . .	..	1	..	1	..	..	..	..



## MEDICAL CASES. — CONTINUED.

	Under treatment Oct. 1, 1894.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1895.
		Male.	Female.					
Diseases of the Nervous System. — Cont'd.								
Melancholia, . . . . .	..	2	..	..	..	2	..	..
Meningitis, Acute Cerebral, . . . . .	..	4	..	..	..	..	3	1
Myelitis, Chronic, . . . . .	3	2	..	..	1	1	2	1
Neuralgia, Facial, . . . . .	1	..	2	3	..	..	..	..
Neurasthenia, . . . . .	1	3	10	9	4	1	..	..
Neuritis, Alcoholic, . . . . .	2	..	..	..	1	..	1	..
“ Peripheral, . . . . .	1	..	1	..	1	..	..	1
Sclerosis of Cord, Anterior, . . . . .	..	1	..	..	1	..	..	..
“ Anterior and Lateral, . . . . .	..	..	1	..	1	..	..	..
“ Multiple, . . . . .	1	..	..	..	..	..	1	..
“ Posterior, . . . . .	1	2	1	..	2	1	..	1
“ “ and Phthisis, . . . . .	..	1	..	..	..	..	1	..
Diseases of the Respiratory System.								
Bronchitis, Acute, . . . . .	..	4	5	8	1	..	..	..
“ Chronic, . . . . .	..	9	3	6	3	1	1	1
“ “ and Emphysema, . . . . .	..	..	1	..	1	..	..	..
“ “ “ Senility, . . . . .	..	..	1	..	1	..	..	..
“ Sub-acute, . . . . .	..	1	1	1	1	..	..	..
Coryza, . . . . .	..	1	3	4	..	..	..	..
Emphysema, . . . . .	..	2	1	..	3	..	..	..
Emphyema, . . . . .	2	..	..	2	..	..	..	..
Hæmoptosis, . . . . .	..	..	2	..	..	..	..	2
Pleuritis, Acute, . . . . .	1	3	2	5	1	..	..	..
“ “ and Pericarditis, . . . . .	..	..	2	2	..	..	..	..
Pneumonitis, Broncho, . . . . .	..	4	1	4	..	..	1	..
“ Catarrhal, . . . . .	1	1	3	5	..	..	..	..
“ Lobar, . . . . .	1	11	..	8	1	..	3	..
“ “ Double, . . . . .	..	2	2	1	..	..	3	..
“ “ “ and Acute Nephritis, . . . . .	..	1	1	..	..	..	2	..
“ “ “ “ Phthisis, . . . . .	..	1	..	..	..	..	..	1
“ “ “ “ Pregnancy, . . . . .	..	..	1	..	..	..	1	..
Diseases of the Urinary System.								
Nephritis, Acute, . . . . .	1	..	1	..	1	..	1	..
“ Chronic, Diffuse, . . . . .	..	14	3	..	11	2	4	..
“ “ and Diabetis Insipidus, . . . . .	..	..	1	..	..	..	1	..
“ “ “ Mitral Regurgitation, . . . . .	..	1	..	..	1	..	..	..
Urine, Incontinence of, . . . . .	..	..	1	1	..	..	..	..
Infectious Diseases.								
Diphtheria, . . . . .	..	7	6	12	..	..	..	1
Dysentery, Acute, . . . . .	..	3	1	3	..	..	1	..
“ “ and Senility, . . . . .	..	..	2	..	..	..	2	..
Erysipelas, . . . . .	..	5	3	8	..	..	..	..
Fever, Ephemeral . . . . .	1	1	..	2	..	..	..	..

## MEDICAL DISEASES. — CONTINUED.

	Under treatment Oct. 1, 1894.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1895.
		Male.	Female.					
Infectious Diseases. — Continued.								
Fever, Intermittent, Irregular, . . . . .	..	2	..	2	..	..	..	..
“ “ Quotidian, . . . . .	..	6	3	8	..	..	..	1
“ “ Tertian, . . . . .	..	3	1	4	..	..	..	..
“ Scarlet, . . . . .	..	6	..	6	..	..	..	..
“ Typhoid, . . . . .	14	80	33	97	1	1	9	19
“ Typhoid and Diphtheria, . . . . .	1	..	..	..	..	..	1	..
“ “ Phthisis, . . . . .	..	1	..	..	..	..	1	..
Influenza, . . . . .	..	15	5	19	1	..	..	..
“ and Alcoholism, . . . . .	..	1	..	1	..	..	..	..
“ “ Tonsilitis, . . . . .	..	1	..	1	..	..	..	..
Phthisis Pulmonalis, . . . . .	2	45	18	2	20	10	21	12
Rubella, . . . . .	..	..	3	3	..	..	..	..
Rubeola, . . . . .	..	..	2	2	..	..	..	..
Varicella, . . . . .	..	1	..	1	..	..	..	..
Poisons.								
Alcohol, . . . . .	..	7	7	..	..	..	..	..
Illuminating Gas, . . . . .	..	1	1	..	..	..	..	..
Opium, . . . . .	..	1	1	..	..	..	..	..
Unclassified.								
Attempted Drowning, . . . . .	..	2	..	2	..	..	..	..
Debility, General, . . . . .	1	1	3	2	3	..	..	..
“ Senile, . . . . .	..	2	3	..	1	1	3	..
Maligner, . . . . .	..	1	2	..	..	3	..	..
Marasmus, . . . . .	..	2	..	2	..	..	..	..
No Disease, . . . . .	..	2	2	..	..	4	..	..
Pediculosis Capitis, . . . . .	..	1	..	1	..	..	..	..
Starvation, . . . . .	..	1	..	1	..	..	..	..
Totals, . . . . .	56	356	205	329	122	33	81	52

F. S. WARD, M.D.,  
Resident Physician.

## GYNÆCOLOGICAL DISEASES AND OBSTETRICS.

	Under treatment Oct. 1, 1894.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1895.
		Male.	Female.					
Gynæcology.								
Bladder, Neoplasm of, . . . . .	..	..	I	..	I	..	..	..
Cervix Uteri, Carcinoma of, . . . . .	..	..	I	..	..	I	..	..
" " and Perinæum, Lacerations of, . . . . .	I	..	9	8	I	..	..	I
" " Laceration of, . . . . .	..	..	14	11	I	..	..	2
Cystocele, . . . . .	..	..	I	I	..	..	..	..
" and Vaginitis, . . . . .	..	..	I	..	..	..	..	I
Dysmenorrhœa, Congestive, . . . . .	..	..	2	I	I	..	..	..
" Obstructive, . . . . .	..	..	I	I	..	..	..	..
Endometritis, Chronic, . . . . .	..	..	14	9	3	I	I	..
" Sub-acute, . . . . .	..	..	4	4	..	..	..	..
Labia, Hypertrophy of, . . . . .	..	..	I	I	..	..	..	..
Metrorrhagia, . . . . .	..	..	2	2	..	..	..	..
Ovarian Cyst, . . . . .	3	..	2	3	..	I	I	..
" and Recto-vaginal Fistula, . . . . .	..	..	I	I	..	..	..	..
Ovary, Prolapse of, . . . . .	..	..	I	I	..	..	..	..
Parovarian Cyst, . . . . .	..	..	I	I	..	..	..	..
Pelvic Cellulitis, . . . . .	..	..	I	I	..	..	..	..
" Peritonitis, . . . . .	I	..	3	3	I	..	..	..
" " Adhesions following, . . . . .	..	..	I	..	I	..	..	..
Perineum, Laceration of, . . . . .	..	..	5	4	..	..	..	I
" " and Prolapse of Uterus, . . . . .	..	..	4	4	..	..	..	..
Pyosalpingitis, Double, . . . . .	..	..	I	I	..	..	..	..
" and Perforation of Rectum, . . . . .	..	..	I	..	..	..	I	..
Rectocele, . . . . .	..	..	I	I	..	..	..	..
Recto-vaginal Fistula, . . . . .	..	..	2	2	..	..	..	..
Rectum, Prolapse of, . . . . .	..	..	2	I	..	..	..	I
Retained Placenta, . . . . .	..	..	2	2	..	..	..	..
Salpingitis, . . . . .	..	..	I	I	..	..	..	..
Urethra, Polypus of, . . . . .	..	..	I	I	..	..	..	..
Uterus, Displacements of, . . . . .	..	..	..	..	..	..	..	..
Ante-version, . . . . .	I	..	I	I	..	..	..	I
Latero-version, . . . . .	..	..	2	2	..	..	..	..
Retro-flexion, . . . . .	..	..	I	..	I	..	..	..
Retro-version, . . . . .	I	..	7	6	I	..	..	I
Prolapse of, . . . . .	I	..	7	4	2	..	..	2
" and Lacerated Cervix, . . . . .	..	..	I	..	I	..	..	..
" Tumors of, . . . . .	..	..	..	..	..	..	..	..
Carcinoma, . . . . .	I	..	5	..	..	5	I	..
" Colloid, . . . . .	I	..	..	..	..	..	I	..
Fibroma, . . . . .	..	..	6	I	2	I	..	2
Vaginitis, . . . . .	..	..	2	2	..	..	..	..
Vesico-hystero-vaginal Fistula, . . . . .	..	..	I	I	..	..	..	..
Totals, . . . . .	10	..	114	82	16	9	5	12

## GYNÆCOLOGICAL DISEASES AND OBSTETRICS. — CONTINUED.

	Under treatment Oct. 1894.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1895.
		Male.	Female.					
Obstetrics.								
Abortion, . . . . .	..	..	I	..	..	..	..	I
Eclampsia, . . . . .	..	..	I	I	..	..	..	..
Miscarriage, . . . . .	..	..	I	I	..	..	..	..
" Threatened, . . . . .	..	..	I	I	..	..	..	..
Pregnancy, . . . . .	6	..	50	41	..	4	..	11
" and Contracted Pelvis, . . . . .	I	..	..	I	..	..	..	..
" Vomiting of, . . . . .	..	..	I	..	..	..	..	I
Puerperum, . . . . .	..	..	I	..	..	..	..	I
" and Malaria, . . . . .	..	..	I	I	..	..	..	..
Infants, Full Time, . . . . .	6	15	25	34	..	..	6	6
" Stillborn, . . . . .	..	..	I	..	..	..	I	..
Totals, . . . . .	13	15	83	80	..	4	7	20

F. S. WARD, M.D.,

*Resident Physician.*



## SURGICAL CASES.

	Under treatment Oct. 1, 1894.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1895.
		Male.	Female.					
Injuries of the Head, Face, and Neck.								
Burn of Face, . . . . .	..	1	..	1	..	..	..	..
Concussion of Brain, . . . . .	..	3	..	3	..	..	..	..
“ and Scalp Wounds, . . . . .	..	2	..	1	..	..	1	..
Fracture of Inferior Maxilla, . . . . .	..	1	..	1	..	..	..	..
“ of Skull Base, . . . . .	..	4	1	2	..	..	3	..
“ of Skull, Compound, Depressed, . . . . .	..	4	..	3	..	..	1	..
“ of Skull and Scalp Wounds, . . . . .	..	2	..	1	..	..	1	..
“ of Skull, Internal Injuries, . . . . .	..	1	..	..	..	..	1	..
Strain of Neck, . . . . .	..	2	..	1	1	..	..	..
Wound, Incised of Lip, . . . . .	..	1	..	1	..	..	..	..
“ of Nose, . . . . .	1	2	..	3	..	..	..	..
“ of Scalp, . . . . .	..	3	2	5	..	..	..	..
“ of Throat, . . . . .	..	3	1	3	..	..	1	..
Wound, Lacerated, of Face, . . . . .	1	2	..	3	..	..	..	..
“ of Scalp, . . . . .	..	8	..	4	3	..	..	1
Injuries of Thorax, Breast, and Abdomen.								
Burn of Trunk and Limbs, . . . . .	..	1	2	2	..	..	1	..
Contusion of Body, . . . . .	..	3	..	2	1	..	..	..
Fracture of Ribs and Internal Injuries, . . . . .	..	3	..	..	..	..	3	..
“ of Rib, . . . . .	..	4	..	3	1	..	..	..
Pneumothorax Traumatic, . . . . .	..	1	..	1	..	..	..	..
Wound, Gunshot, of Side, . . . . .	..	1	..	1	..	..	..	..
Injuries of the Genito-Urinary System.								
Contusion of Scrotum, . . . . .	..	1	..	1	..	..	..	..
Hematocele, . . . . .	..	1	..	..	1	..	..	..
Wound, Incised of Perineum, . . . . .	1	..	1	2	..	..	..	..
“ Lacerated, . . . . .	..	1	..	1	..	..	..	..
Injuries of Upper Extremity, Axilla, and Spine.								
Burn of Back, . . . . .	..	1	..	1	..	..	..	..
“ of Forearm, . . . . .	..	2	..	1	1	..	..	..
Compression of Spinal Cord, . . . . .	..	1	..	..	..	..	1	..
Contusion of Back and Internal Injuries, . . . . .	..	2	..	1	..	..	1	..
Crush of Arm, . . . . .	..	2	..	1	..	..	..	1
“ of Arm, Foot, and Ankle, . . . . .	..	2	..	..	..	..	2	..
“ of Hand, . . . . .	..	4	..	4	..	..	..	..
Dislocation of Shoulder, . . . . .	..	..	2	1	..	1	..	..
“ of Thumb, . . . . .	..	2	..	2	..	..	..	..
Frostbite of Fingers and Alcoholism, . . . . .	..	1	..	..	..	..	1	..
Fracture of Clavicle, . . . . .	..	5	..	3	2	..	..	..
“ of Humerus, . . . . .	..	3	1	2	1	..	..	1
“ of Radius, Compound, . . . . .	..	1	1	2	..	..	..	..
“ of Radius and Ulna, . . . . .	1	4	..	5	..	..	..	..
“ Compound and Wounds of . . . . .	..	..	..	..	..	..	..	..
“ “ Body, . . . . .	1	..	..	1	..	..	..	..

## SURGICAL CASES.—CONTINUED.

	Under treatment Oct. 1, 1894.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1895.
		Male.	Female.					
Injuries of Upper Extremity, Etc.—Cont'd.								
Strain of Back, . . . . .	..	3	..	1	1	1	..	..
“ of Elbow, . . . . .	..	1	..	1	..	..	..	..
Wound, Incised, of Back, . . . . .	..	1	..	1	..	..	..	..
“ Lacerated, of Arm, . . . . .	..	5	..	4	..	..	..	1
“ “ of Hand, . . . . .	..	3	..	2	..	..	..	1
Injuries of Lower Extremity and Groin.								
Burn of Leg, . . . . .	..	3	..	2	..	..	1	..
“ of Thigh, . . . . .	..	2	2	2	..	..	1	1
Contusion of Ankle, . . . . .	..	..	1	..	1	..	..	..
“ of Hip, . . . . .	..	4	..	4	..	..	..	..
“ of Knee, . . . . .	..	1	..	1	..	..	..	..
“ of Leg, . . . . .	..	6	1	7	..	..	..	..
Crush of Foot, . . . . .	..	1	..	1	..	..	..	..
“ of Leg and Dislocated Ankle, . . . . .	..	2	..	1	..	..	1	..
“ of Leg Fracture, Radius, and Ulna, . . . . .	..	1	..	..	..	..	1	..
“ of Thigh, . . . . .	..	1	..	..	..	..	1	..
“ of Toes, . . . . .	..	2	..	2	..	..	..	..
Fracture of Astragalus, . . . . .	..	1	..	1	..	..	..	..
“ of Femur, Neck, . . . . .	..	..	1	..	..	..	..	1
“ of Femur, Shaft, . . . . .	3	3	..	5	1	..	..	..
“ of Patella, . . . . .	1	1	1	2	1	..	..	..
“ of Tibia, . . . . .	..	3	..	2	..	..	..	1
“ of Tibia and Fibula, . . . . .	2	6	..	5	..	1	..	2
“ of Tibia and Fibula, Compound, . . . . .	1	4	..	3	1	..	1	..
“ of Tibia and Femur, . . . . .	2	1	..	2	..	..	1	..
“ of Potts, . . . . .	..	2	2	..	3	..	..	1
“ of Metatarsals, . . . . .	..	2	..	2	..	..	..	..
Frostbite of Foot, . . . . .	..	5	..	5	..	..	..	..
Sprain of Ankle, . . . . .	..	5	1	4	1	..	..	1
“ of Knee, . . . . .	2	..	..	2	..	..	..	..
Subluxation of Ankle, . . . . .	..	1	..	1	..	..	..	..
Wound, Gunshot, of Leg, . . . . .	..	5	..	2	3	..	..	..
“ Incised, of Leg, . . . . .	..	1	2	3	..	..	..	..
“ Infected, of Thigh, . . . . .	..	2	..	1	..	..	1	..
“ Lacerated, of Leg, . . . . .	..	2	..	..	2	..	..	..
General Diseases.								
Abscess of Arm, . . . . .	..	2	1	3	..	..	..	..
“ of Buttock, . . . . .	1	5	1	4	3	..	..	..
“ of Brain, . . . . .	..	1	..	..	..	..	..	1
“ of Liver, . . . . .	..	1	..	..	..	..	1	..
“ of Jaw, . . . . .	..	1	1	2	..	..	..	..
“ of Leg, . . . . .	1	6	1	8	..	..	..	..
“ of Perineum, . . . . .	..	2	..	1	1	..	..	..
“ Sub-Peritoneal, . . . . .	1	1	1	2	1	..	..	..

## SURGICAL CASES. — CONTINUED.

	Under treatment Oct. 1, 1894.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1895.
		Male.	Female.					
General Diseases. — Continued.								
Abscess Rectal, . . . . .	..	5	1	3	..	1	..	2
Aneurism of Internal Carotid, . . . . .	..	..	1	..	..	..	..	1
Ankylosis of Wrist, . . . . .	..	1	..	..	1	..	..	..
Appendicitis, . . . . .	1	16	5	17	..	1	1	3
Arthritis of Ankle, . . . . .	1	..	..	1	..	..	..	..
“ of Knee, . . . . .	..	1	..	1	..	..	..	..
Bed Sores, . . . . .	1	2	1	3	..	..	..	1
Caries of Humerus, . . . . .	1	1	..	2	..	..	..	..
“ of Jaw, . . . . .	..	3	1	3	..	..	1	..
“ of Tibia, . . . . .	2	4	..	4	2	..	..	..
Cellulitis of Hand, . . . . .	..	7	1	7	1	..	..	..
Cleft Palate, . . . . .	..	2	..	1	1	..	..	..
Cystitis, . . . . .	1	..	..	..	1	..	..	..
“ and Urethral Stricture, . . . . .	..	1	..	..	..	..	1	..
Fistula in Ano, . . . . .	2	3	..	5	..	..	..	..
“ Facial, . . . . .	..	1	..	..	1	..	..	..
“ Recto-Vesical, . . . . .	1	..	..	1	..	..	..	..
Floating Kidney, . . . . .	..	1	..	1	..	..	..	..
Gangrene of Foot, . . . . .	1	4	1	1	..	..	3	2
Goitre, . . . . .	..	1	..	..	..	1	..	..
Harelip, . . . . .	1	1	2	2	..	1	1	..
Hemorrhoids, . . . . .	..	5	8	12	..	1	..	..
Hernia of Brain, . . . . .	..	1	..	..	..	..	..	1
“ Femoral, Strangulated, . . . . .	..	1	2	2	..	..	1	..
“ Inguinal, . . . . .	..	3	1	4	..	..	..	..
“ Inguinal, Strangulated, . . . . .	..	2	2	2	..	..	2	..
“ Umbilical, . . . . .	..	1	..	..	..	..	1	..
“ Ventral, . . . . .	..	1	..	1	..	..	..	..
Hydrocele, . . . . .	..	3	..	2	..	1	..	..
Hypertrophied, Tonsil, . . . . .	..	..	1	1	..	..	..	..
Incontinence of Urine, . . . . .	..	1	..	..	1	..	..	..
Intestinal Adhesions, . . . . .	..	..	1	1	..	..	..	..
Intussusception, . . . . .	..	1	..	..	..	..	..	1
Necrosis of the Femur, . . . . .	1	..	..	1	..	..	..	..
“ of Tibia, . . . . .	..	..	1	1	..	..	..	..
Neuralgia, Trifacial, . . . . .	1	1	1	3	..	..	..	..
Purulent Abdominal Cyst, . . . . .	..	1	..	..	..	..	1	..
Rachitis, . . . . .	..	2	1	1	1	..	..	..
Sinus of Back, . . . . .	..	1	..	1	..	..	..	..
Retention of Urine, . . . . .	..	2	..	2	..	..	..	..
Synovitis of Knee, . . . . .	2	1	3	4	1	..	..	1
“ of Wrist, . . . . .	1	..	2	2	1	..	..	..
Stricture of Œsophagus, . . . . .	..	1	..	..	1	..	..	..
Tuberculosis of Cervical Glands, . . . . .	..	2	3	1	3	..	..	1
“ of Elbow, . . . . .	..	1	..	1	..	..	..	..
“ of Knee, . . . . .	..	..	2	..	1	1	..	..

## SURGICAL CASES. — CONTINUED.

	Under treatment Oct. 1, 1894.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1895.
		Male.	Female.					
General Diseases.—Continued.								
Tumors, Adenoma of Cheek, . . . . .	..	..	1	..	..	..	..	1
“ Carcinoma of Arm, . . . . .	..	1	..	..	..	..	1	..
“ of Breast, . . . . .	..	..	16	10	1	1	4	..
“ of Inferior Maxilla, . . . . .	..	1	..	..	..	1	..	..
“ of Leg, . . . . .	..	2	..	..	2	..	..	..
“ of Lip, . . . . .	..	1	..	1	..	1	..	..
“ of Neck, . . . . .	..	2	..	2	..	..	..	..
“ of Omentum, . . . . .	..	1	1	..	..	1	1	..
“ of Penis, . . . . .	..	1	..	1	..	..	..	..
“ of Rectum, . . . . .	1	1	..	1	..	1	..	..
“ of Tongue, . . . . .	..	1	..	..	..	..	1	..
“ Fibroma, of Scalp, . . . . .	..	1	..	1	..	..	..	..
“ Lipoma of Neck, . . . . .	1	..	2	3	..	..	..	..
“ Osteoma of Superior Maxilla, . . . . .	..	..	1	1	..	..	..	..
“ of Femur, . . . . .	..	1	..	1	..	..	..	..
“ Sarcoma of Abdominal Wall, . . . . .	..	1	..	..	..	1	..	..
“ of Mouth, . . . . .	..	1	..	..	..	1	..	..
“ of Maxilla, . . . . .	..	1	..	1	..	..	..	..
“ of Tonsil, . . . . .	..	..	1	..	1	..	..	..
“ Sebaceous Cyst, . . . . .	..	..	1	1	..	..	..	..
Ulcer of Leg, . . . . .	1	4	1	4	2	..	..	..
“ Syphilitic of Leg, . . . . .	1	..	1	2	..	..	..	..
“ Varicose of Leg, . . . . .	2	8	7	10	6	..	..	1
“ and Senile Debility, . . . . .	..	1	..	..	..	..	1	..
“ of Rectum, . . . . .	..	1	..	1	..	..	..	..
Venereal.								
Bubo, . . . . .	..	5	..	3	1	1	..	..
Chancroids, . . . . .	..	3	..	3	..	..	..	..
Condylomata and Bubo, . . . . .	1	..	..	1	..	..	..	..
Epididymitis, . . . . .	..	7	..	7	..	..	..	..
Epispadias, . . . . .	..	1	..	..	..	1	..	..
Gonorrhœa, . . . . .	1	6	..	7	..	..	..	..
“ and Gonorrhœal Rheumatism, . . . . .	2	4	..	2	4	..	..	..
“ and Syphilis, . . . . .	..	1	..	..	1	..	..	..
Orchitis, . . . . .	..	1	..	1	..	..	..	..
Stricture of Urethra, . . . . .	1	13	..	10	1	..	..	3
Syphilis, . . . . .	3	6	..	3	4	..	..	2
“ Hereditary, . . . . .	..	1	1	..	..	..	1	1
Totals, . . . . .	47	343	103	323	68	19	48	35



## ORTHOPEDIC CASES.

	Under treatment Oct. 1, 1894.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1895.
		Male.	Female.					
Genu-Valgum, . . . . .	1	3	..	2	1	..	..	1
" Varum, . . . . .	1	1	2	4	..	..	..	..
Morbus Coxarius, . . . . .	2	..	..	..	2	..	..	..
Pott's Disease, . . . . .	1	6	2	..	8	1	..	..
Pes Planus, . . . . .	..	..	1	..	..	1	..	..
Scoliosis and Tuberculosis, . . . . .	..	..	1	..	1	..	..	..
Talipes, Equino-Varus, . . . . .	1	..	1	1	1	..	..	..
" Varus, . . . . .	..	..	1	..	..	..	..	1
Torticolis, . . . . .	..	1	1	1	..	1	..	..
Totals, . . . . .	6	11	9	8	14	3	..	2

## EYE AND EAR CASES—INDOOR.

	Under treatment Oct. 1, 1894.	New cases ad- mitted.		Recovered.	Improved.	Unimproved.	Died.	Under treatment Oct. 1, 1895.
		Male.	Female.					
Blepharitis Marginalis, . . . . .	..	1	..	1	..	..	..	..
Burn of Eyeball, . . . . .	..	1	..	1	..	..	..	..
Cataract, Senile, . . . . .	..	..	4	1	1	2	..	..
" Traumatic, . . . . .	..	1	..	..	..	..	..	1
Chalazion, . . . . .	..	..	2	1	..	1	..	..
Choroiditis, . . . . .	..	1	..	..	1	..	..	..
Conjunctivitis, Acute, . . . . .	1	2	3	4	..	2	..	..
" Phlyctenula, . . . . .	..	..	2	2	..	..	..	..
Confusion of Eye, . . . . .	1	..	..	1	..	..	..	..
Iritis, . . . . .	1	3	1	3	1	1	..	..
Keratitis, Acute, . . . . .	..	1	3	1	1	..	..	1
" Phlyctenula, . . . . .	..	1	1	2	..	..	..	..
" and Conjunctivitis, . . . . .	..	..	1	1	..	..	..	..
" and Otitis Media, . . . . .	..	..	2	..	2	..	..	..
Kerato Iritis, Chronic, . . . . .	..	1	..	1	..	..	..	..
Mastoiditis, . . . . .	..	1	1	1	..	..	..	1
Opacity of Cornea, . . . . .	..	4	..	..	4	..	..	..
Otitis Media, Chronic, . . . . .	1	2	..	2	1	..	..	..
" Purulent, . . . . .	..	1	..	..	1	..	..	..
Panophthalmitis, . . . . .	..	1	..	1	..	..	..	..
Retinitis, . . . . .	..	1	..	..	1	..	..	..
Strabismus, Internus, . . . . .	..	1	1	2	..	..	..	..
Stricture of Lachrymal Duct, . . . . .	..	..	2	..	..	..	..	2
Ulcer of Cornea, . . . . .	..	..	2	2	..	..	..	..
" of Cornea and Granular Conjuncti-								
vitis, . . . . .	..	..	1	1	..	..	..	..
" Serpiginous, . . . . .	..	1	1	1	..	..	..	1
Wound, Incised, of Cornea, . . . . .	..	5	..	3	..	..	..	2
" of Eyeball, . . . . .	..	1	..	1	..	..	..	..
Totals, . . . . .	4	30	26	33	13	6	..	8

## EYE AND EAR CASES.—OUTDOOR.

	Male.	Female.
Blepharoadenitis, . . . . .	2	4
Blepharitis Marginalis, . . . . .	1	..
Cataract, . . . . .	..	2
Conjunctivitis, Catarrhal, . . . . .	2	4
" Chronic, . . . . .	2	4
" Granular, . . . . .	1	..
" Phlyctenula, . . . . .	..	7
Hypermetropia, . . . . .	2	4
Inspissated Cerumen, . . . . .	..	2
Keratitis Interstitial, . . . . .	1	2
" Phlyctenula, . . . . .	..	2
Leucoma, . . . . .	2	1
Millium, . . . . .	..	1
Nasal Catarrh, . . . . .	1	3
Nasal Polypus, . . . . .	1	..
Ophthalmia Purulent, . . . . .	..	1
Otagia, . . . . .	..	1
Otitis Media, Chronic, . . . . .	1	6
" Sub-acute, . . . . .	3	4
" Suppurative, . . . . .	2	3
Presbyopia, . . . . .	1	1
Strabismus Convergent, . . . . .	1	1
Stricture of Lachrymal Duct, . . . . .	2	..
Ulcer of Cornea, . . . . .	..	1
Totals, . . . . .	25	54

C. P. BOTSFORD, M.D.,

*House Surgeon.*

TABLE OF OPERATIONS.

	Male.	Female.		Male.	Female.
Amputation of Arm, . . . . .	5	..	Excision of Tumor of Scalp, . . . . .	1	..
" of Arm at Shoulder-Joint, . . . . .	4	..	Extraction of Cataract, . . . . .	2	1
" of Finger, . . . . .	3	1	Herniotomy Femoral, . . . . .	1	1
" of Hand, . . . . .	1	..	" Inguinal, . . . . .	4	2
" of Leg, . . . . .	9	1	" Strangulated, . . . . .	..	1
" Leg at Knee Joint, . . . . .	1	..	" Umbilical, . . . . .	1	..
" of Thigh, . . . . .	2	..	" Ventral, . . . . .	2	..
" of Toes, . . . . .	5	..	Hystororaphy, . . . . .	..	2
Aspiration of Biadder, . . . . .	11	..	Incision for Cellulitis of		
" of Chest, . . . . .	7	..	Leg, . . . . .	5	..
" of Knee Joint, . . . . .	..	1	of Thigh, . . . . .	..	3
Breaking Adhesions of Wrist, . . . . .	1	..	and Curretting of Tibia, . . . . .	1	..
Cauterization of Angioma, . . . . .	..	3	for Hare Lip, . . . . .	3	..
" of Hemorrhoids, . . . . .	..	1	for Hernia of Brain, . . . . .	2	..
" of Lupus, . . . . .	..	1	for Periostitis of Radius, . . . . .	1	..
" Urethral Caruncle, . . . . .	..	1	Induced Labor of Eclampsia, . . . . .	..	1
Castration, . . . . .	1	..	Laparotomy for Appendicitis, . . . . .	12	4
Circumcision, . . . . .	1	..	for Closure of Faecal Fistula, . . . . .	1	..
Colporhaphy, . . . . .	..	7	for Colloid Cancer of Omentum, . . . . .	1	..
Cureting Cornea, . . . . .	3	..	for Intestinal Adhesions, . . . . .	..	1
" Felon, . . . . .	4	..	for Intussusception, . . . . .	1	..
" Sinus of Buttock, . . . . .	2	..	for Ovarian Cyst, Ovariotomy, . . . . .	..	6
" Sinus of Leg, . . . . .	..	..	for Parovarian Cyst, . . . . .	..	1
" Sinus of Maxilla, . . . . .	10	2	for Purulent Abdominal Cyst, . . . . .	..	1
" Sinus of Neck, . . . . .	1	..	for Pyosalpinx, Double, . . . . .	..	1
" Sinus of Uterus, . . . . .	..	17	Ligation of Hemorrhoids, . . . . .	5	9
Cystotomy, Supra Pubic, . . . . .	2	..	of Brachial Artery, . . . . .	1	..
Dilatation of Lachrymal			of Common Carotid, . . . . .	..	1
" Stricture, . . . . .	17	12	Neurectomy of Inferior		
" of Urethral Stricture, . . . . .	16	..	Dental Nerve, . . . . .	..	1
Division of Fistula in Ano, . . . . .	3	..	of Infra Orbital Nerve, . . . . .	3	..
Divulsion of Sphincta Ani, . . . . .	1	..	Opening Abscess of Abdominal Wall, . . . . .	3	..
" of Urethral Stricture, . . . . .	2	..	of Axilla, . . . . .	3	1
Enucleation of Eye Ball, . . . . .	5	3	of Brain, . . . . .	1	..
Examination of Abdominal			of Eyelid, . . . . .	..	1
" Cyst, . . . . .	..	3	of Groin, . . . . .	2	2
Examination of Bladder, . . . . .	2	..	of Hand, . . . . .	4	..
" of Knee Joint, . . . . .	1	1	of Liver, . . . . .	..	1
Excision of Adenoma of			of Leg, . . . . .	5	..
" Cheek, . . . . .	..	1	of Mastoid, . . . . .	1	1
" of Epithelioma of Face, . . . . .	2	1	of Maxilla, . . . . .	2	..
" of Glands of Groin, . . . . .	2	..	of Neck, . . . . .	6	..
" of Glands of Neck, . . . . .	..	2	of Perineum, . . . . .	2	..
" of Head of Metatarsal of			of Psoas, . . . . .	3	..
" Thumb, . . . . .	2	..			
" of Hypertrophied Labium, . . . . .	..	1			
" of Lipoma of Shoulder, . . . . .	..	1			
" of Papiloma of Leg, . . . . .	1	..			
" of Sebaceous Cyst, . . . . .	..	2			
" of Superior Maxilla, . . . . .	..	1			
" of Synovial Cyst, . . . . .	1	..			



TABLE OF OPERATIONS. — CONTINUED.

	Male.	Female.		Male.	Female.
Opening Abscess Subperi-			of Polypi Uterine, . . . . .	..	1
toneal, . . . . .	1	..	Removal of Powder Grains, . . . . .	..	2
of Thigh, . . . . .	6	..	of Secundines, . . . . .	..	2
Osteotomy of Femur, . . . . .	2	1	of Tracoma, . . . . .	2	..
Fibula, . . . . .	1	..	of Venereal Wart, . . . . .	1	..
Tibia, . . . . .	1	4	Sequestrotomy of Hum-		
Perineorrhaphy, . . . . .	..	25	erus, . . . . .	1	..
Plastic Operation for Eyelid,	1	..	of Tibia, . . . . .	3	1
for Ulcer, . . . . .	2	..	Staphylorrhaphy, . . . . .	2	..
Reduction of Dislocation of			Strabotomy, . . . . .	1	..
Ankle, . . . . .	1	2	Suturing Incised Wound of		
of Knee, . . . . .	..	1	Hand, . . . . .	..	2
of Shoulder, . . . . .	..	1	of Neck, . . . . .	2	..
of Thumb, . . . . .	2	..	of Nose, . . . . .	2	..
Reduction of Fracture of			of Scalp, . . . . .	6	..
Elbow, . . . . .	1	..	Suturing Tendons of Fore-		
of Femur, . . . . .	2	..	arm, . . . . .	1	..
of Fibula and Tibia, . . . . .	4	..	Tapping Abdomen, . . . . .	..	1
of Potts, . . . . .	..	2	Hydrocele, . . . . .	2	..
of Ulna, . . . . .	2	..	Tenotomy of Sterno-Mas-		
Removal of Adenoid Vege-			toid, . . . . .	..	1
tations, . . . . .	8	3	of Tendo-Achilles, . . . . .	1	..
of Exostosis of Femur, . . . . .	1	..	Tonsilotomy, . . . . .	..	1
of Foreign Body in Arm, . . . . .	3	..	Trachelorrhaphy, . . . . .	..	30
in Ear, . . . . .	1	1	Urethrotomy, External, . . . . .	4	..
in Eye, . . . . .	1	..	Utero-Vesico-Vaginal Fis-		
of Fragments of Skull, . . . . .	4	..	tula, . . . . .	..	1
of Fragments of Scapula, . . . . .	1	..	Recto-Vaginal, . . . . .	..	1
of Polypi Aural, . . . . .	1	..			
" " Nasal, . . . . .	..	2			
" " Rectal, . . . . .	..	1			
			Totals, . . . . .	290	190

Ether has been administered . . . . .	289 times.
Chloroform, . . . . .	47 "
Cocaine, . . . . .	74 "
Operation with no anæsthetic, . . . . .	70 "

C. P. BOTSFORD,  
House Surgeon.

# RULES

FOR THE

## ADMISSION OF PATIENTS TO THE HARTFORD HOSPITAL.

1. All patients are admitted by permits from one of the Executive Committee, or from the Superintendent, who shall arrange the price per week, according to the circumstances of the case and accommodations required.

2. All permits are subject to the approval of the Executive Committee, at their regular Hospital meeting.

3. Those who are able to contribute toward their support are received at an agreed rate.

4. The ordinary charge per week is \$6.00, which includes medical and surgical care, together with medicine and nursing.

5. Persons who are desirous of extra accommodations are charged according to circumstances.

6. Persons who are destitute of friends and means are provided for in various ways.

7. Those persons only who are carried directly from the place of accident are admitted without a certificate from the Executive Committee or Superintendent.

8. No persons having venereal or contagious diseases are admitted into this institution (except by special permit).

*Copy of Bond.*

HARTFORD, CONN., 18 .

Upon the admission of \_\_\_\_\_ of \_\_\_\_\_ into the "HARTFORD HOSPITAL," at Hartford, I engage to provide or pay for a sufficiency of clothing for \_\_\_\_\_ use, and pay the Treasurer of said institution \_\_\_\_\_ dollars per





A MALE SURGICAL WARD



week for board, medicine, and medical attendance ; cause said patient to be removed when discharged, and, in the event of death, to pay the expenses of burial.

*Principal.*

For value received, I hereby engage to become responsible for the fulfilment of the above stipulations.

*Surety.*

#### RULES FOR THE ADMISSION OF VISITORS.

1. Visitors are welcome to the Hospital every week-day, between the hours of 2 and 5 P. M., and on Sunday, for the purpose of attending Divine worship, but on that day they must leave the wards when the services are ended.

2. Visitors shall not enter the wards without the consent of the Superintendent or Matron.

3. Visitors must deposit with the Superintendent or Matron any articles of food or delicacies intended for patients, which articles will be distributed as requested, if not inconsistent with the condition of said patient.

## ACTS OF LEGISLATION.

### ACT INCORPORATING HARTFORD HOSPITAL.

*Resolved by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. That David Watkinson, Ebenezer Flower, A. S. Beckwith, S. S. Ward, A. W. Butler, A. M. Collins, Wm. T. Lee, Job Allyn, Samuel Colt, James B. Crosby, Albert Day, Chester Adams, James G. Bolles, George Beach, Thomas Smith, Jonathan Goodwin, A. W. Birge, Lucius Barbour, and Charles T. Hillyer, and all such persons as are from time to time associated with them, for the purpose of establishing and maintaining a hospital in the city of Hartford, and their successors, be, and they hereby are, incorporated for said purpose, and made a body corporate and politic, by the name of the Hartford Hospital, and by that name shall be capable of suing and being sued, pleading and being impleaded, and may make purchases, take, receive, hold, sell, and convey estate, real and personal, to such an amount as may be necessary for the purposes of said corporation; may have a common seal, and the same may alter and change at pleasure, and may make and execute such by-laws and regulations, not contrary to the laws of this State or of the United States, as shall be deemed necessary for the well-ordering and conducting the concerns of said corporation.

SEC. 2. That said corporation shall be governed by the following articles:

ARTICLE 1. This corporation shall be called the Hartford Hospital. Persons contributing for the use of the corporation at any one time the sum of fifty dollars shall be members for life. Persons contributing the sum of five hundred dollars shall be vice-presidents for life, and also directors for life; those contributing two hundred dollars shall be directors for life; those twenty-five dollars shall be members for five years; and those ten dollars shall be members for one year.

ART. 2. In order the better to carry into effect the object of the said corporation, the members thereof shall, at an annual

meeting, to be held at such time and place as the by-laws of the said corporation shall direct and appoint, elect from their own number, by ballot, and by a majority of the votes given at such election, twelve persons as directors of the said corporation; and the persons so elected, together with the mayor of the city of Hartford for the time being, shall constitute a board of directors. The directors so elected shall hold their offices for one year, and until others are elected in their places. In case of any vacancy in the board the remainder of the directors shall have power to fill such vacancy until the next election.

ART. 3. The board of directors shall, annually, as soon as may be convenient after the said annual election, elect by ballot from among their own number a president, a vice-president, and shall also elect a secretary and treasurer, who shall hold their offices for one year, and until others are elected in their stead. But as many directors may be chosen as there may be directors by subscription.

ART. 4. The said board of directors shall have power to manage and conduct all the business and concerns of the corporation, and to make such laws as may be necessary for the management and disposition of the estate and concerns of the corporation, and to appoint such officers and servants as they may deem necessary. The medical officers, including all attending and consulting physicians and surgeons, shall be appointed annually. Vacancies occurring before the expiration of the year from the time of any appointment shall be filled by the directors as soon as the same can conveniently be done.

ART. 5. A majority of the corporators shall call the first meeting for the election of officers at such time and place in the city of Hartford as they shall appoint, giving three days' notice thereof by publishing the same in the daily papers of the city; and the annual meeting of said corporation shall be held at such time and place and on such notice as shall be fixed by the by-laws of said corporation.

SEC. 6. This act may be altered, amended, or repealed by the General Assembly.

Approved, May session, 1854.

RESOLUTION AMENDING THE CHARTER OF THE HARTFORD  
HOSPITAL.

*Resolved*, That additional members of said corporation may hereafter be elected at any annual meeting by a two-thirds vote of those present without the payment of any sum of money on the part of members so elected.

Approved, January session, 1881.

AMENDMENT OF THE CHARTER OF THE HARTFORD HOSPITAL.

*Resolved by the Senate and House of Representatives in General Assembly convened:*

SECTION 1. That, in addition to the powers already conferred upon the Hartford Hospital, said corporation are hereby authorized to establish, in connection with the present hospital buildings, and upon the hospital grounds, or elsewhere, an Old People's Home, or a department or home for the accommodation, support, and maintenance of such aged and infirm persons as shall, from time to time, be admitted to the comforts and privileges of such department or home, and erect the necessary buildings therefor, and sustain the said Home with such funds and means as shall be given for that purpose, or paid by or for the benefit of the persons admitted to said Home. The board of directors of said Hartford Hospital shall have the power to make and execute any and all such by-laws, rules, and regulations in relation to such department or home, and the management of the same, and the funds pertaining thereto, and generally all the concerns of said department, not contrary to the laws of this State or of the United States, as shall be deemed necessary or proper for the well-ordering and conducting the concerns of said department, and the same to repeal or change at pleasure, and may appoint, if deemed expedient, a board of managers for said department, with such powers as they shall deem proper, and also such officers and servants as they may deem necessary.

All the rights and privileges conferred by the charter of the Hartford Hospital upon persons contributing for the use of said corporation shall be had and enjoyed by persons and parties limiting their contributions to the use of the department for the aged and the infirm as fully and to the same extent as if no such limitation was connected with such contributions.

All the money and funds already, or which shall be, given or contributed for the uses and purposes of the Hartford Hospital shall be confined to and used for the benefit of the hospital department, and all moneys and funds in any way given or contrib-



uted for the aged and infirm department shall be held and used exclusively for that department, under such rules and regulations as may be adopted in relation to a division of the common expenses pertaining to the two departments, which cannot be kept separately and accurately divided.

This department of the Hartford Hospital shall be known as the Old People's Home, and any and all moneys, gifts, legacies, devises, bequests, or other contributions given to the Old People's Home, or for its use, or to the Hartford Hospital, or to any other trustee or trustees, for or in trust for the use of the Old People's Home, shall be good and effectual, and shall be for the use of this department for the aged and infirm created under this act.

SEC. 2. This resolution may be altered, amended, or repealed at the pleasure of the General Assembly.

Approved, June 19, 1873.

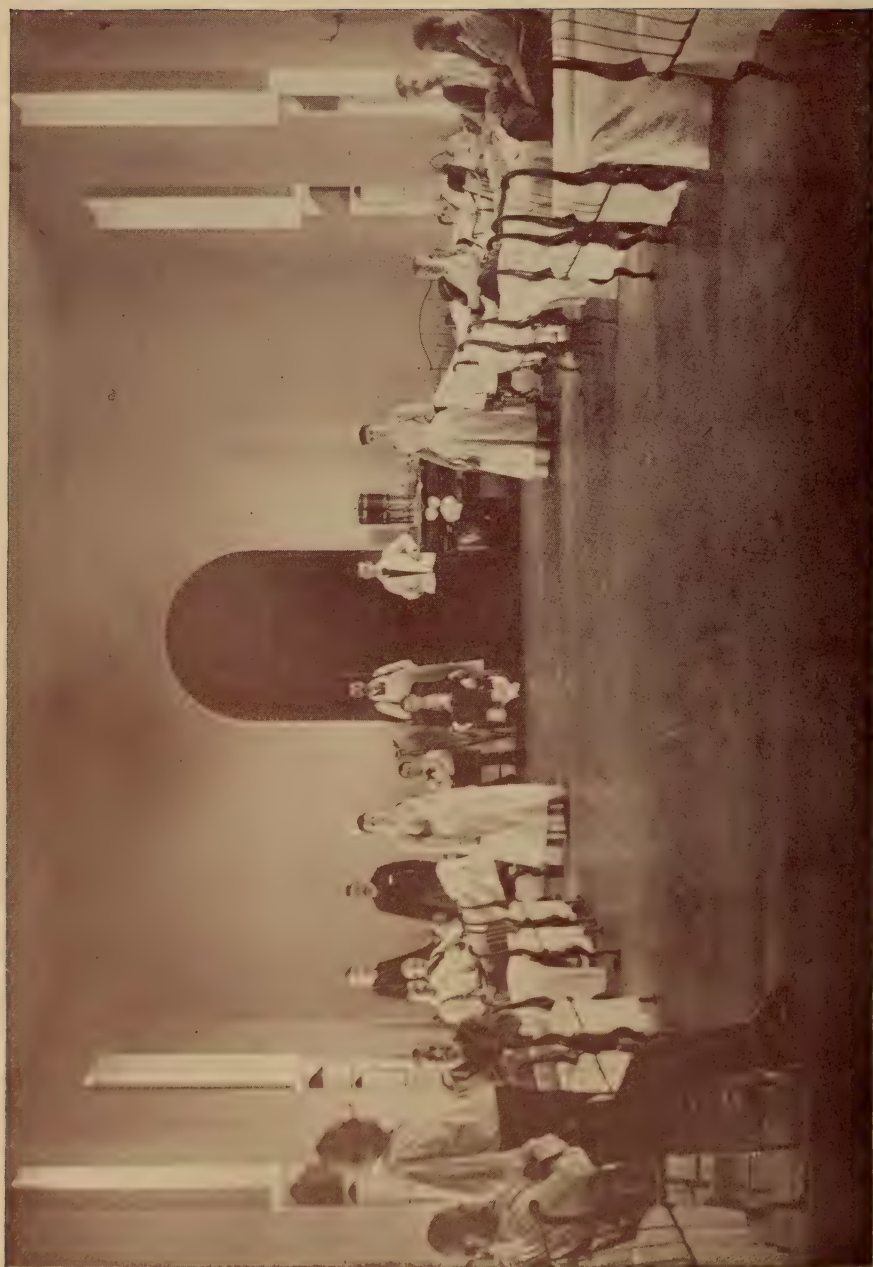
## FORM OF BEQUEST.

### FORM OF BEQUEST TO THE HARTFORD HOSPITAL.

ITEM. I give and bequeath to the HARTFORD HOSPITAL, in the city of Hartford, the sum of            dollars, to be paid by my executors out of my real or personal estate, as soon as the settlement of my affairs will permit, to the Treasurer of the said institution for the time being, in trust, to be applied by the directors thereof to the humane purposes of said institution.

NOTE. — Five thousand dollars will endow a free bed in the  
HARTFORD HOSPITAL.





A MALE SURGICAL WARD



# TRAINING SCHOOL FOR NURSES

# HARTFORD HOSPITAL TRAINING SCHOOL FOR NURSES.

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## OFFICERS.

---

### EXECUTIVE COMMITTEE.

HENRY K. MORGAN, 108 Farmington Ave.  
HARMON G. HOWE, M.D., 137 High St.  
THOMAS SISSON, 259 Main St.

### SUPERINTENDENT.

LEANDER HALL.

### MATRON AND LADY SUPERINTENDENT,

MISS LINDA A. J. RICHARDS.

### HEAD NURSES.

#### *Medical.*

MISS MARY A. WINNER.

#### *Surgical.*

MISS JENNIE G. COTTLE.

#### *Night.*

MISS CATHERINE EMORY.

### TEACHER OF COOKING SCHOOL.

MRS. ELIZABETH SLUYTER AYERS.

# THE 18TH ANNUAL REPORT

## OF THE

### HARTFORD HOSPITAL TRAINING SCHOOL FOR NURSES.

---

#### *To the Directors of the Hartford Hospital :*

The Executive Committee has the honor to present to you this the eighteenth annual report of the Training School for Nurses, including the Lady Superintendent's report to us and various items of interest. The work of the nurses, hampered as they have been by sickness, has been very laborious owing to the unusual number of admissions of patients and the more acute character of the diseases cared for in the wards of the Hospital. But they have shown discipline, drill, and ability above the average; and we have no hesitation in saying that the nurses graduated from the school this year are equal to any whom we have sent out in former years.

In the Lady Superintendent's report may be found many items of interest to which we refer you. Ten nurses have been given their certificate of having passed all examinations, and spent two years in the wards of the Hospital, and on the first Wednesday in October will be given their diplomas and pins with appropriate exercises, including an address by President G. Williamson Smith, D.D., of Trinity College. Each graduate is required to write an essay upon some subject pertaining to her work or studies, and from the whole number a few are chosen for reading at these graduating exercises.

The lectures by the members of the Visiting Staff, assisted by Dr. Down of the Retreat for the Insane, were

of an interesting and instructive character. These lectures are open free of charge to any graduate nurse or other ladies especially interested in nursing or medicine, upon application to any of the Executive Committee for a card of admission. We hope before another report to have a building for the nurses alone. We think that their physical and social condition would be improved by their removal from the Hospital when off duty, and that the Institution would gain thereby a better condition of body and mind in each individual nurse, and an improvement in the work in the wards. With better environment there would be less liability of contraction of disease, and less time lost by sickness.

The school now numbers twenty-seven pupil nurses.

Miss Persis M. Plumer, the able lady Superintendent for the past three years, severs her connection with this school at the close of the fiscal year, and her place is taken by Miss Linda A. J. Richards, an able teacher and organizer of much experience, who will be aided in her work by three head nurses, graduates from other schools, and also women of experience in hospital work. We are also about introducing a system of ward maids in parts of the Hospital requiring most labor, which will relieve the pupil nurses of the cleaning and dining-room work. On the whole, we report a decided improvement in the technique and management of the wards of the Hospital and the character and ability of the graduates of the school.

HENRY K. MORGAN.	} <i>Executive</i>
HARMON G. HOWE,	
THOMAS SISSON,	
	} <i>Committee.</i>



REPORT OF LADY SUPERINTENDENT OF TRAINING  
SCHOOL FOR NURSES TO THE EXECUTIVE COMMIT-  
TEE OF HARTFORD HOSPITAL FOR THE YEAR ENDING  
OCTOBER 1, 1895.

The Training School began its 18th year with twenty-eight pupils. During the year there have been twenty-one accessions as follows :

1. Miss Mary C. MacGarry. Entered Oct. 16, 1894.
2. Miss Theresa M. Townsend. Entered Oct. 19, 1894.
3. Miss Ada H. Daniel. Entered Oct. 29, 1894.
4. Miss Genevieve E. Southergill. Entered Nov. 15, 1894.
5. Miss Jessica Seymour. Entered Nov. 21, 1894.
6. Mrs. Anna L. Walker. Entered Dec. 11, 1894.
7. Miss Gertrude B. Warren. Entered Dec. 14, 1894.
8. Miss Caroline Tobey. Entered Jan. 1, 1895.
9. Miss Jessie B. Viets. Entered Jan. 16, 1895.
10. Miss Clara H. Hearle. Entered Jan. 17, 1895.
11. Miss Mary E. Hall. Entered Jan. 27, 1895.
12. Miss Jessie E. Knapp. Entered March 1, 1895.
13. Miss Gertrude M. Griebel. Entered March 1, 1895.
14. Miss Mary J. Wright. Entered April 4, 1895.
15. Miss Mary C. Johnson. Entered April 30, 1895.
16. Miss Carlotta Munoz. Entered May 8, 1895.
17. Miss Kate E. Hurlburt. Entered Aug. 1, 1895.
18. Miss Grace C. Ballou. Entered Aug. 16, 1895.
19. Miss Mary H. Nutting. Entered Sept. 1, 1895.
20. Miss Margaret M. Bramley. Entered Sept. 23, 1895.
21. Miss E. Lena Ward. Reentered July 26, 1895.

Miss Mary Agne resigned to be married Dec. 17, 1895.

Miss Minnie Baird resigned Nov. 4th.

Miss Jane A. Dunn resigned March 14, 1895.

During the year ten nurses have graduated and submitted papers as follows:

1. Miss Josie M. Brown, Nov. 17, 1894. "Nursing, Past and Present."

2. Miss Annie L. Lynde, Dec. 14, 1894. "A Hospital Day."

3. Mrs. Minnie P. Cheney, March 9, 1895. No paper.

4. Miss Hattie I. Waterman, April 6, 1895. "Surgical Nursing."

5. Miss Bertha S. Holt, Aug. 15, 1895. "Phthisis."

6. Miss Lottie E. Beck, Aug. 22, 1895. "Duties of a Nurse."

7. Miss Annie A. Keller, Sept. 5, 1895. "Nursing of Typhoid Fever."

8. Miss Winnifred B. Hardiman, Sept. 17, 1895. "Baths."

9. Miss Daisy Lewis, Sept. 24, 1895. "Influence of a Nurse."

10. Miss Florence E. Carman, Oct. 21, 1895. "Differences between Trained and Untrained Nurse."

The school now numbers twenty-seven pupils.

All the nurses have recited in class two hours per week from Sept. 1st to June 30th. Mrs. Libby taught the class in *Materia Medica*, Miss Harris or Miss Jennison the *Hospital Notes*; the rest I have taken myself. The text-books in use are, "Nursing, Its Principles and Practice," Isabel A. Hampton; "Materia Medica for Nurses," Lavinia C. Dock; "Anatomy and Physiology," Jerome Walker. For the ensuing year I have advised the use of Miss Diana C. Kimber's *Anatomy and Physiology for Nurses*, a book especially prepared for such use, and not a public school text-book.

Mrs. Ayres gave 30 lessons in cooking to a class of six. Her text-book is Mary Boland's *Invalid Cookery*.

All the nurses have passed two examinations, one in October, '94, and one in March, '95, Dr. Cook, Dr. Beach, and Dr. Howe kindly giving their time for this purpose.

All the Lectures on the Prospectus have been given except four by Dr. Beach, one by Dr. Fuller, and one by Dr. Jarvis. They have been very helpful, and a great benefit to the nurses. I am also indebted to Dr. Ward of the House Staff for two very interesting talks and demonstrations in the laboratory on Bacteriology, and to Dr. Botsford for one on "Analysis of Urine." Written abstracts of these lectures have been submitted to me for correction which are valuable to the nurses in their later work.

The health of some of the nurses has not been good. This, to say nothing of the consequences to the girls themselves, breaks up our service, and is expensive and inconvenient for the Hospital. Their health demands better service in the dining-room, some changes in the meal hours and rooms outside the Hospital building. The work in the Hospital wards is changing, there are more acute cases and less chronic, which makes harder work for the nurses. They ought to be put in the most favorable environment and freed from care when off duty.

Miss Sarah L. Harrison has been my efficient assistant for the past year. She was away for eight months at the Cancer Hospital in New York, taking a post graduate course, when her place was taken by Miss Mary E. Jennison.

Mrs. Mary G. Libby has been the Night Superintendent of Nurses for the past year. Her faithful labors have greatly improved our night service.

During the year there have been 86 applications for admission to the Training School as against 57 last year, an increase of one-third, showing the growing esteem in which our school is held by the world about us. Of these 45 were accepted, 35 rejected, two were withdrawn, one sent no address, and one never replied to a letter of in-

quiry, and are still pending. We can afford to be very critical of our applicants, and accept only such as promise *much* in the way of physique, education, and character.

Two of the nurses in this year's class I have placed in other institutions as head nurses, they having, in my judgment, ability for that sort of work. Miss Waterman went to Savannah, Georgia, and Miss Holt to Schenectady, New York.

The work in the wards has been so heavy, that we have sent but few out to cases, — a few weeks here and there being all we could seem to manage.

In conclusion, let me say that I think, considering our opportunities, we have done a good year's work. There has been no decline in any respect, and in some directions we have made a distinct gain.

Respectfully submitted,

PERSIS M. PLUMER,

*Lady Supt. of Training School.*



LIST OF MEMBERS  
OF  
THE TRAINING SCHOOL.

---

Miss Florence E. Carmen,	Miss Carrie E. Schermerhorn,
Miss Lillie D. Phillips,	Miss Jessie K. Denison,
Miss Grace W. Cushman,	Miss Margaret Spitzle,
Mrs. Exene K. Morehouse,	Miss Eliza Barker,
Miss Katherine D. Arthur,	Miss Mary F. Jons,
Miss Minnie A. Stafford,	Miss Ruby E. Gates,
Miss Marie Mieliez,	Miss Jane A. Bryson,
Miss Theresa M. Townsend,	Miss Carrie M. Toby,
Miss Clara Hearle,	Miss Jessie E. Knapp,
Miss Gertrude M. Griebel,	Miss Mary J. Wright,
Miss Mary E. Johnson,	Miss Carlotta Munoz,
Miss E. Lena Ward,	Miss Grace C. Ballou,
Miss Mary H. Nutting,	Miss Margaret Bramley.

## LIST OF GRADUATES.

### HARTFORD HOSPITAL TRAINING SCHOOL FOR NURSES.

1879.

Mrs. Caroline A. House,  
Miss Hannah M. Callahan,  
\*Miss Amelia Cooke,

Mrs. Annie Morrelle,  
Miss Lydia S. Woodward.

1880.

†Miss Lizzie T. Oliver,  
Miss Mary E. Crane,

Miss Ida F. Barnes.

1881.

Miss Kate E. Kinne,  
†Miss Alice M. Noble,  
†Miss Alice M. Delano,  
†Miss Georgette T. Rogers,

Miss Annie C. Abbe,  
Miss Marion E. Kingsley,  
Miss Annie M. Wakefield.

1882.

†Miss Mattie E. Kingsley,  
†Miss Mary I. Denison,  
†Miss Elizabeth L. Goodale,

Miss Lydia B. Roberts.  
Miss Jennie McLaughlin.

1883.

†Miss Alice Ewen,  
†Miss Harriet M. Hosking,  
Miss Lucy A. Kirk,  
\*Mrs. Zoe M. Tucker,

Miss Sarah M. Sheldon,  
Miss Eliza C. Smith,  
Miss Charlotte F. Schulz,  
Miss Hannah L. Russell.

1884.

†Miss Emma Strickland,  
†Miss Harriet E. Fuller,  
†Miss Maria A. Clark,  
\*†Miss Josie L. Hubbard,

Miss Emma J. Osborn,  
Miss Jennie M. Beardsley,  
Miss Alice M. Gardner.

1885.

Miss Lucy Way,  
†Miss Minnie L. McLese,  
†Miss Emilie M. Pugsley,  
Miss Mary E. Brown,

Miss Mary A. Murphy,  
Miss Lilian C. Catlin,  
Miss Mary H. Patch.

1886.

Miss Martha B. Farker,  
Miss Hattie E. Crocker,  
Miss Ella J. Holcomb,  
†Miss Gertrude E. Morley,  
Miss Emma L. Tirrell,

Miss Minnie Hicks,  
Miss Elma A. Bennett,  
Miss Rebecca LaMonte,  
Miss S. Alice Griswold.

\* Died.

† Married.

## 1887.

\*Miss Carrie Swettenham,  
Miss Annie C. McNeil,  
Miss Annie Figgis,  
Miss Emma Carver,

Miss Jennie B. Methven,  
†Miss Nellie T. Manning,  
Miss Jennie McKean,  
Miss Juliette A. Parsons.

## 1888.

Miss Maria A. Wakefield,  
†Miss Hattie B. Smith,  
Miss Jennie McCollister,  
†Miss Jessie T. Jeffrey,

Miss Helen McCloy,  
Miss Delia L. Bridgeman,  
Miss Annie Black.

## 1889.

Mrs. Ida D. Lewis,  
†Miss Annie E. North,  
Miss Allie Cornelius,  
†Miss Henrietta E. Willet,

Mrs. Addie L. Lloyd,  
Miss Ella E. Gibbs,  
Miss Bessie C. Taber,  
Miss Rilla J. Perry.

## 1890.

Miss Alice M. Smith,  
Miss Jennie R. Field,  
Miss Addie R. Young,  
†Miss Alma A. Robinson,  
Miss Nancy R. Cornelius,

Miss Delia M. Smith,  
Miss Harriet A. Lorber,  
Miss Martha J. Wilkinson,  
Miss Isabella M. Snelling,  
†Miss Mary J. Barr.

## 1891.

Miss Mary M. Brown,  
\*Miss Emma J. Lyman,  
Miss Lillie Wind,

Miss Emma B. Richards,  
Miss Etta A. Straw,  
\*Mrs. Eva C. Swift.

## 1892.

Miss Annie E. Palmer,  
Miss Mary A. Rogers,  
Miss Minnie I. Bacon,  
Miss Mary L. Marsh,  
Miss Mary A. Farnsworth,

Miss Jessie M. Randall,  
†Miss Mary J. Harrison,  
Miss Hattie E. Allen,  
Miss Lois S. Peck,  
†Miss Ella J. French.

## 1893.

Miss Lillian M. Alexander,  
Miss Janie McNeil,  
Miss Lois Pomeroy,  
Miss Annie E. Brazos,  
Miss Ellen S. Richardson,  
Miss Minnie A. Havens,  
Miss Lillian A. Dermont,

Miss Eleanor Campbell,  
Miss Carmel Cretcher,  
Miss Mildred E. Sherwood,  
Miss Emily A. Dalton,  
Miss Harriet Hendrick,  
Miss Eva Trenholm.

• Died.

† Married.

## 1894.

Miss Margaret Cunningham,  
 Miss Eliza MacKean,  
 Miss Julia E. Ferguson,  
 †Miss Lilly W. Stevens,  
 Miss Mary E. Jennison,  
 Miss Sarah L. Harrison,  
 Miss Adelaide M. Throop,

Miss Christine J. Rae,  
 Miss Mary A. Rood,  
 \*Miss Fanny Nichols,  
 Miss Frances O. Mather,  
 Miss Geneva Dunning,  
 Miss Inez L. Fowler,  
 Miss Arrette E. Jenkins.

## 1895.

Miss Josie M. Brown,  
 Mrs. Minnie P. Cheeney,  
 Miss Lottie Beck,  
 Miss Bertha S. Holt,  
 Miss Winnefred B. Hardiman,

Miss Annie L. Lynde,  
 Miss Hattie I. Waterman,  
 Miss Daisy Lewis,  
 Miss Anna A. Keller,  
 Miss Florence E. Carman.



LIST OF LECTURES AND SUBJECTS DELIVERED TO THE  
TRAINING SCHOOL FOR NURSES, DURING  
THE PAST YEAR.

THURSDAY, 4 P. M.

DATE.	LECTURER.	SUBJECT.
Sept. 13, 1894,	Dr. Knight,	Autopsy. Demonstration of anatomy.
" 20, "	Dr. Cook,	The skeleton. Bones, joints, ligaments.
" 27, "	Dr. Knight,	Muscles, nerves.
Oct. 4, "	" "	Lungs, heart, blood.
" 11, "	" "	Topographical anatomy.
" 18, "	Dr. Fuller,	Pathological changes in the heart and lungs. Significance of sounds in auscultation and percussion.
" 25, "	" "	The alimentary canal.
Nov. 1, "	Dr. Davis,	Air. Its relation to hygiene. Ventilation and heating.
" 8, "	" "	Water. Purification. The sick room.
" 15, "	Dr. Root,	Infection and contagion.
" 22, "	" "	Sterilization. Apartments. Clothing. Excreta. Food.
" 29, "	Dr. Davis,	Aseptic and antiseptic surgery. Dressings and disinfectants.
Dec. 6, "	" "	Inflammation, septicæmia, pyæmia, erysipelas, gangrene.
" 13, "	Dr. Howe,	Emergencies (hemorrhage, etc.).
" 20, "	" "	Secretions and excretions.
Jan. 3, 1895,	Dr. Beach,	Anatomy of the skin.
" 10, "	" "	Care of the skin.
" 17, "	" "	Nursing of sick children.
" 24, "	" "	Observation and significance of symptoms.
" 31, "	Dr. Fuller,	Special nursing in diseases of the thoracic organs.
Feb. 7, "	" "	Rest cure. Nursing of convalescent and chronic cases.
" 14, "	Dr. Ingalls,	Obstetrics.
" 21, "	" "	Obstetrics.
" 28, "	" "	Gynæcology.
Mar. 7, "	" "	Laparotomy. Preparation. Operation. Nursing.
" 14, "	Dr. Campbell.	Fever nursing.
" 21, "	" "	Special nursing in contagious diseases.
" 28, "	Dr. Cook.	Fractures and splints.
April 4, "	" "	Orthopædic cases. The foot.
" 11, "	Dr. Jarvis,	Anæsthetics and their administration.
" 18, "	" "	Nursing of surgical cases. Shock and collapse.
" 25, "	Dr. Root,	Management of diet.
May 2, "	" "	Management of diet.
" 9, "	Dr. Bacon,	Special nursing of eye.
" 16, "	" "	Special nursing of ear, throat, and nose.
" 23, "	Dr. Down,	Anatomy of brain.
" 30, "	" "	Special nursing of the insane.
June 6, "	" "	Special nursing of the insane.
" 13, "	" "	Special nursing of the insane.
" 20, "	Dr. Storrs.	Surgery of the brain and nerves.

## HARTFORD HOSPITAL TRAINING SCHOOL.

## LECTURE COURSE, 1895-1896.

DATE.	LECTURER.	SUBJECT.
Sept. 19, 1895.	Dr. Knight,	Autopsy. Demonstration of anatomy.
" 26, "	" "	The skeleton.
Oct. 3, "	" "	Muscles.
" 10, "	" "	Nerves.
" 17, "	" "	Topographical anatomy.
" 24, "	Dr. Fuller,	Respiration, circulation, and blood.
" 31, "	" "	Auscultation, percussion, and nursing of heart and lung cases.
Nov. 7, "	" "	Auscultation, percussion, and nursing of heart and lung cases.
" 14, "	" "	Physiology of digestion.
" 21, "	Dr. Davis,	Air. Ventilation. Heating.
" 28, "	" "	The sick room.
Dec. 5, "	Dr. Root,	Infection and contagion.
" 12, "	" "	Sterilization of apparatus. Clothing. Excreta. Food.
" 19, "	Dr. Howe,	Emergencies (hemorrhage, etc.).
Jan. 2, 1896.	" "	Secretions and excretions.
" 9, "	Dr. Beach,	Anatomy of the skin.
" 16, "	" "	Care of the skin.
" 23, "	" "	Nursing of sick children.
" 30, "	Dr. Down,	The brain and its functions.
Feb. 6, "	" "	The abnormal mind.
" 13, "	" "	Common forms of insanity.
" 20, "	" "	Special nursing of the insane.
" 27, "	Dr. Beach,	Observation and signification of symptoms.
Mar. 5, "	Dr. Ingalls,	Obstetrics.
" 12, "	" "	Obstetrics.
" 19, "	" "	Gynæcology.
" 26, "	" "	Laparotomy. Preparation. Nursing.
April 2, "	Dr. Root,	Management of diet.
" 9, "	" "	Management of diet.
" 16, "	Dr. Jarvis,	Anæsthetics and their administration.
" 23, "	" "	Nursing surgical cases. Shock. Collapse.
" 30, "	Dr. Bacon,	Special nursing of the eye.
May 7, "	" "	Special nursing of the ear, nose, and throat.
" 14, "	Dr. Cook,	Fractures and splints.
" 21, "	" "	The foot. Orthopædic surgery.
" 28, "	Dr. Campbell,	Fever nursing.
June 4, "	" "	Special nursing in contagious diseases.
" 11, "	Dr. Storrs,	Surgery of the brain.
" 18, "	" "	Surgery of the nerves.

PROSPECTUS  
OF  
TRAINING SCHOOL FOR NURSES.

ADMISSION OF PUPILS TO THE TRAINING SCHOOL.

1. The Directors of the Hartford Hospital have made arrangements for giving at the Hospital a two years' training to women desirous of becoming professional nurses. The demand for hospital-trained nurses is great, and a well-trained nurse is practically sure of sufficient work after graduation.

2. Persons wishing to receive the course must apply to the Superintendent of the Hospital or the Matron, when, upon approval of the Executive Committee, they will be received as pupil nurses in the Hospital.

3. Candidates must be unmarried or widowed, over twenty-one and under thirty-five years of age; they must present a certificate of sound health from their physician; also a certificate from some responsible person of their good character.

4. Applicants will be received for one month on probation, during which time they will be boarded and lodged at the expense of the Hospital, but will receive no compensation if they leave before the expiration of the month or are found incompetent.

5. The Superintendent or the Matron of the Hospital will have full power to decide as to the fitness of the nurses for the work, and will report to the Executive Committee the propriety of dismissing or retaining them at the end of the month for trial.

6. The same authority can discharge them in case of misconduct or inefficiency, subject to the approval of the Executive Committee.

7. They will reside in the Hospital, and serve as assistants in the wards of the Hospital; the second year they will be assigned by the lady Superintendent, either to act as nurses in the Hospital, or to be sent to private cases among the rich or poor. When in service they are expected to wear the Hospital uniform.

#### TRAINING.

Those persons complying with the foregoing conditions will be accepted as pupils by signing a written agreement to remain at the school for two years, and to conform to the rules of the Hospital.

The instructions includes :

1. The dressing of blisters, burns, sores, and wounds; the preparation and application of fomentations, poultices, and minor dressing.

2. Application of leeches and subsequent treatment.

3. Administration of enemas, the use of the female catheter, and the giving of baths.

4. The care of the patient's room, the principles of ventilation, and their practical application.

5. The best method of friction to the body and extremities.

6. Management of helpless patients, moving, changing, managing positions, and preventing bed sores.

7. Emergencies and their treatment, bandaging, making bandages and rollers, and lining splints.

8. Making beds and changing sheets while the patient is in bed.

9. That no part of the Hospital is clean if it can be made cleaner.

The pupils are taught to prepare food, drinks, and stimulants for the sick; all that pertains to night in distinction from day nursing; to report to the physician

accurate observations of the state of the secretions, excretions, pulse, skin, appetite, temperature of the body, intelligence (as to delirium or stupor), breathing, sleeping, condition of wounds, eruptions, formation of matter, effect of diet, stimulants, and medicine, and to learn the management of convalescents.

Instruction will be given by attending and resident physicians and surgeons at the bedside; and in various other ways by the Matron and her assistants, and under their direction by the head nurses.

The pupils will pass through the various wards, serving and being taught. They will be supplied with board and lodging, and will be paid for their clothing and personal expenses ten dollars a month for the first and fourteen dollars a month the second year. This sum, with their education, is considered a full equivalent for their services. When the full term of two years is completed, the nurses thus trained, after passing a final examination, will receive diplomas, certifying to their knowledge of nursing, their ability and good character. The medal and diploma, or either, of any graduate of the Training School may be revoked for cause by the Executive Committee.

Copy of the paper to be filled out in the candidate's own handwriting and sent to the Superintendent of the Hartford Hospital, Hartford, Conn.

Questions to be answered by the candidate :

1. Name in full, and present address of candidate.
2. Are you a single woman or a widow?
3. Your present occupation or employment?
4. Age last birthday, and date and place of birth?
5. Height? Weight?
6. Where educated?
7. Are you strong and healthy, and have you always been so?
8. Are your sight and hearing perfect?
9. Have you any physical defects?



10. If a widow, have you children? How many? Their ages? How are they provided for?

11. Where (if any) was your last situation? How long were you in it?

12. The names in full, with addresses, of two persons to whom you refer. State how long each has known you. If previously employed, one of these must be the last employer.

13. Have you ever been a pupil of any other training school?

14. Have you read, and do you clearly understand, the regulations?

I declare the above statement to be correct.

(Signed) .....

Date.

For information regarding the reception of pupils in the Training School, or copies of the above application, apply in writing or personally to the Superintendent or Matron of the Hartford Hospital.





OLD PEOPLE'S HOME

# OLD PEOPLE'S HOME

# OFFICERS OF THE OLD PEOPLE'S HOME.

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## Executive Committee.

HENRY K. MORGAN, 108 Farmington Ave.

HARMON G. HOWE, M.D., 137 High St.

THOMAS SISSON, 259 Main St.

## Superintendent.

LEANDER HALL.

## Physician.

CHARLES C. BEACH, M.D.

## Matron.

MRS. ELIZABETH J. FOX.

## Assistant.

MISS CARRIE M. FOX.



## THE ELEVENTH ANNUAL REPORT

OF

## THE OLD PEOPLE'S HOME.

*To the Directors of the Hartford Hospital :*

Your Executive Committee hereby respectfully submit the following as the eleventh annual report of the Old People's Home for the year ending October 1, 1895.

We believe that the general well-being and comfort of the old people at the Home has been carefully attended to and that they are as happy as can be made when separated from home and friends. Sickness and death at their stage of life are expected visitors, and we can only relieve them of the material discomforts. Dr. Beach has been faithful in the discharge of his duties and has so far as lay in his power relieved their sufferings by kind advice and professional attention. His services have been without remuneration.

The movement of population has been as follows:

The number of inmates in the Old People's Home at the beginning of the year was 79; males, 28, females, 51, permanent inmates, 75, boarders, 4.

Between the ages of 60 and 70, . . . . .	9
Between the ages of 70 and 80, . . . . .	49
Between the ages of 80 and 90, . . . . .	16
Over the age of 90, . . . . .	1

Three permits have been issued during the year.

Thirteen permanent inmates have died during the year as follows:

Henry Bailey, Tolland, aged 73, residence 2 years and 4 months.

Sophia Danforth, New York, aged 79, residence 8 years and 4 months.

Henry Fox, Hartford, aged 84, residence 8 years.

Rebecca Goodale, New Haven, aged 77, residence 7 years and 4 months.

Thomas Burke, Hartford, aged 76, residence 5 years and 8 months.

Cordelia R. Cook, Hartford, aged 75, residence 6 years and 1 month.

Horace Johnson, Middletown, aged 95, residence 5 years and 10 months.

Deodate Woodbridge, East Hartford, aged 72, residence 4 years and 6 months.

Daniel Lamphere, Hartford, aged 78, residence 4 years and 2 months.

J. Woodbridge White, Hartford, aged 75, residence 3 years and 5 months.

Porter Edwards, Hartford, aged 84, residence 3 years and 3 months.

James J. Bell, Marlboro, aged 78, residence 2 years and 7 months.

Charles R. King,\* Hartford, aged 77, residence 1 month.

At the close of the year the total number of inmates was 68; males 20, and females 48. Permanent inmates 62, boarders, 6.

Between the ages of 60 and 70,	. . . . .	11
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Between the ages of 70 and 80,	. . . . .	38
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Between the ages of 80 and 90,	. . . . .	14
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The applications for admission have been numerous, but your Committee has limited themselves to the consideration of those only who wished to board at a fixed sum per week, or whose financial condition was such as to insure the recovery of the cost of the living to the Home.

We believe that this policy must be pursued until we are assured of a permanent source of income which will defray the expenses of others who cannot pay a sufficient sum to remunerate the Institution for their cost. We

have refused to consider any sum less than \$1,000 on admission for the present.

#### FINANCIAL CONDITIONS.

The total expenses and income of the Home for the past year have been as follows:

The expenditures have been —

House expense account, . . . . .	\$12,112.98
Insurance account, . . . . .	292.50
Office account, . . . . .	1.75
	<hr/>
	\$12,407.23

The receipts were as follows:

Board, etc., . . . . .	\$1,754.29
Interest, . . . . .	27.34
Permanent inmate fees, . . . . .	2,000.00
	<hr/>
	\$3,781.63
Bequests, etc., . . . . .	206.00
Net loss, . . . . .	\$8,419.60

The net loss is \$3,320.39 less than last year. The expenses have been \$1,717.23 less, while the receipts were \$1,601.17 more than last year. We refer you to the Treasurer's account for a detailed statement of the assets and liabilities. Your Committee have been careful not to allow any unnecessary expenses, but think that the old people have been well cared for, and have had the necessities of life in abundance and many of its luxuries.

Religious exercises have been held on Sunday, conducted by clergymen of various denominations and their friends.

#### CONTRIBUTIONS.

From Miss Mary Clark, Thanksgiving, 1 box of oranges, ice cream and cake, Christmas, Christmas cards and 1 box of oranges, Easter, Easter cards, ice cream and cake, June 7, carriages to take all to ride, June 9, ice cream

and cake, flowers, and \$20 for car tickets, August 9, ice cream and cake. Miss Pardee, Christmas, \$20, East r, 2 boxes of oranges and flowers, June 18, \$15 for carriage hire, July 24, \$5 for carriage hire, \$5 for car tickets; from the Needlework Guild, 50 pieces of clothing; from Miss Anna Brown, plate and confections for each inmate, \$4.75 for postage stamps and flowers, box of oranges; from Mrs. M. F. Munsill, 1 box of oranges, 16 boxes of strawberries,  $\frac{1}{2}$  crate of berries with sugar for the same, 2 baskets of peaches; from Mrs. Henry A. Redfield, 1 box of oranges, flowers; from Mrs. George W. Newton, grapes.

Mrs. Fox continues to fill the position of Matron ably assisted by her daughter, Miss Carrie Fox.

This institution should be endowed to the extent of \$200,000 at once. We feel that the cause is one which should touch the hearts of all who, surrounded by luxury to-day, cannot be assured that in old age, by the vicissitudes of fortune, they may not look to the walls of the Home to shield them and its charity to give them a bed of peace and comfort for their declining days.

Respectfully,

HENRY K. MORGAN,	} <i>Executive</i>
HARMON G. HOWE, M.D.,	
THOMAS SISSON,	

## SUPERINTENDENT'S REPORT.

*The OLD PEOPLE'S HOME in account with LEANDER HALL, Sup't.*

1894-95. To am't paid for		1895. By am't received from	
Bread stuffs,	\$501.24	W. W. Jacobs, Treas.,	\$12,112.98
Butter and Eggs,	751.27	Board of Inmates,	1,390.68
Fruits and Vegetables,	749.73	Board of Nurses,	55.62
Fuel,	1,255.61	Rent of Room to Nurses,	307.99
Furniture,	275.31		
Gas,	559.50		
Groceries, \	686.10		
Ice,	88.50		
Meats, Fish, and Fowls,	3,066.33		
Milk,	970.60		
Miscellaneous,	3.00		
Repairs and Improvements,	281.47		
Salaries,	2,456.80		
Washing and Soap,	59.52		
Water,	182.50		
Burials,	222.50		
Stationery,	3.00		
Total Current Expenses,	\$12,112.98		
Am't paid Treasurer,	1,754.29		
	<u>\$13,867.27</u>		<u>\$13,867.27</u>



## TREASURER'S REPORT.

FISCAL YEAR, ENDING

## RECEIPTS.

Balance cash from 1894 report,		\$653.57
Fund No. 2. Deceased inmates, Henry Fox,	42.36	
Sophia Danforth,	4,008.72	
Horace Johnson,	1,200.00—	5,251.08
Interest,		27.34
L. Hall, Supt., collections,		1,754.29
Permanent inmate fees,		2,000.00
Bills payable, borrowed from Hartford Hospital,		5,800.00
Trust Account, note of Charles N. Loomis, paid,		150.00
savings banks, drawn and paid to various inmates,		185.24
Bonds, 1 Canada Southern Railway, 1st mortgage 3 $\frac{1}{2}$ of Jan. 1,		
1908, sold Hartford Hospital,	1,000.00	
1 Morris & Essex R. R., 7 per cent. of Oct. 1,		
1908, sold at 120 $\frac{1}{2}$ ,	1,000.00	
Premium received,	205.00—	2,205.00
Inmates' accounts to new year,		10,058.06
		<u>\$28,084.58</u>

## ASSETS.

*Railroad Stock.*

100 shares St. Johnsbury & Lake Champlain (par \$5.00),	\$1.00
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*Manufacturing Stock.*

100 shares Farnham Type-Setter Mfg. Co. (par \$1.500),	1.00
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*Real Estate.*

Building and grounds,	1.00
Half interest in Wildwood Farm,	1.00— 2.00

*Trust Funds.*

Savings banks deposits,	6,840.96
Miscellaneous investments,	2,750.00— 9,590.96
Estate of John H. Mose,	91.36
Profit and Loss Account,	32,512.68
Cash,	275.06
	<u>\$42,773.86</u>

# OLD PEOPLE'S HOME.

SEPTEMBER 30, 1895.

## DISBURSEMENTS.

Balance of inmates' accounts from 1894 report, . . . . .	\$13,834.16
Paid Executive Committee's orders for	
General expenses at Home, . . . . .	12,112.98
Trust Account, Savings Banks, deposited on account of various inmates, . . . . .	1,556.13
Estate John H. Most, taxes paid, . . . . .	12.00
Insurance on building and contents one year. . . . .	292.50
Expense, incidentals, . . . . .	1.75
Balance cash on hand, . . . . .	275.06

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828,084.58

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## LIABILITIES.

Fund Account No. 2 (deceased inmates), . . . . .	\$8,315.80
Bills payable, Hartford Hospital, . . . . .	23,400.00
Anna L. Franklin Fund, . . . . .	1,000.00
Inmates' accounts, . . . . .	10,058.06

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842,773.86

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## TERMS OF ADMISSION.

ARTICLE I. Applicants for admission to the Old People's Home must be citizens of the County of Hartford, persons of good character, not under sixty years of age, and in reduced circumstances.

ARTICLE II. The preliminary conditions of admission for permanent inmates will be as follows, viz. :

Applicants between the ages of sixty and seventy years will be required to pay , and those over seventy years of age, , for a separate room.

This admission fee must be paid to the Treasurer of the Hospital upon the entrance of applicant.\*

Applicants for temporary accommodations in the Home will be charged such a sum as the Executive Committee may find necessary to cover the expenses of board, washing, etc.

Such occupancy will be limited at the discretion of said committee.

ARTICLE III. A probationary period of four months will be required before the applicant can be confirmed as a permanent inmate of the Home.

ARTICLE IV. Applications for admission must be made to the Executive Committee, and a full statement of the circumstances of the applicant must be given.

ARTICLE V. Every person admitted as a permanent inmate shall sign and execute, in a book kept by the Superintendent, the agreement and conveyance hereto annexed.

ARTICLE VI. No article of furniture shall be brought into the institution without the consent of the Executive Committee; such articles as shall be admitted shall be and become the absolute property of the Hospital.

\* If from any cause an individual is not confirmed, the amount paid will be refunded, after deducting the price of the board, etc., while a resident of the Home.

ARTICLE VII. Form of agreement : The undersigned having been received as a permanent inmate and beneficiary of the Old People's Home, a department of the Hartford Hospital, in the city of Hartford, now, in consideration of the benefits assured to me as such beneficiary and of my admission thereto, I do hereby assent to and promise compliance with the rules and regulations of such Home as they exist at the date hereof, and as the same shall be made, amended, or modified thereafter; and I do hereby sell, assign, set over, and convey unto the Directors of the Hartford Hospital, and their successors and assigns forever, all the goods, chattels, effects, and personal property of every kind, and all real estate, wheresoever the same may be situated, which I now possess, or to which I shall hereafter become entitled during my residence at the Home ; and I hereby make and appoint the Treasurer of the Hartford Hospital, and his successor and successors in office, my attorney and trustee irrevocable, with full power and authority to demand, receive, collect, and recover said property, effects, and claims for the purposes hereinbefore and hereinafter stated, to pay and deliver the same to said Home. It is also understood that I may at any time terminate my connection with the Home, and that the Executive Committee of the Hospital may in their discretion, at any time, require me to do the same. It is, however, understood that, upon payment to said Hospital of such sum or sums of money as fixed by the Executive Committee as a fair compensation for my support, and charges against me to the full extent, and for all the term in which I shall have been an inmate of said Home, then I am to receive from said Hospital such property as I have transferred to it, or the proceeds of such property as the Executive Committee may have disposed of.

## HOUSE RULES.

## ARTICLE I.—DUTIES OF MATRON.

The Matron shall have the general care of the domestic affairs of the Home and of the inmates, subject to the direction of the Superintendent and Executive Committee. No person will be permitted to interfere or find fault with the Matron; but if any inmate has cause for complaint, application must be made to the Executive Committee, who will receive any statement and take action thereon as they think proper. She shall see that all inmates, who are able to do so, shall take their meals at the family table, and that proper order is preserved; also, that suitable food shall be provided for the sick.

## ARTICLE II.—DUTIES OF INMATES.

Any inmate wishing to leave the house to visit friends or otherwise must apply to the Matron for her assent, stating where he or she intends going, and when he or she expects to return. Every inmate who is able to do so will be required to keep his or her room neat and clean, and the furniture in order, and make themselves generally useful. Any inmate who shall be guilty of circulating reports injurious to the reputation of the Home, criticising or finding fault with the management, creating dissatisfaction or disturbance among its inmates, shall be admonished, and on repetition of such offense shall hereby forfeit his or her privileges, and be dismissed from the institution. It shall not be allowable for the male or female inmates to visit each other's rooms, but they may meet in the corridors, which will always be open to them.

## ARTICLE III.—VISITORS.

The friends of inmates, and the public generally, may visit the Home on Thursday, between the hours of 10 and 12 o'clock A. M., and from 2 to 4 o'clock P. M. At



other times visitors will be admitted only by permission of the Superintendent or Matron.

#### ARTICLE IV.—PHYSICIANS.

No physician except those connected with the Hospital will be allowed to attend the inmates, except by permission of the Chairman or some member of the Executive Committee.

#### ARTICLE V.

No spirituous liquors shall be brought into the Home, nor shall any be used by any inmate, unless the same be prescribed by the attending physician, and placed in charge of and administered by the Matron.

#### ARTICLE VI.

The lights shall be extinguished in the rooms of the inmates at nine in the evening, and in the halls and corridors at 10 P. M., unless the Matron, for good reasons, directs otherwise.

#### ARTICLE VII.

Upon the death of an inmate, the Matron shall immediately notify the Executive Committee, and also the friends, as far as their address may be ascertained. Should the funeral take place from the Home, the arrangements shall be uniform in all cases, and shall be made under the direction of the Executive Committee. The friends of the deceased may defray the expenses, or remove the remains elsewhere for interment by permission of the Superintendent.

#### ARTICLE VIII.

Willful violation of any of these rules or regulations by any of the inmates shall render such person liable to dismissal, in which case he or she shall not be entitled to a return of any moneys paid by such individual; such

clothing or other personal effects belonging to the person dismissed may be taken. The Executive Committee may make such dismissal. Persons expelled will not be permitted to visit the Home under any circumstances. In all matters of difference between the inmates the decision of the Superintendent shall be conclusive, until modified or reversed by the Executive Committee. The orders of the Superintendent and Matron, in all matters relating to the domestic government of the family must be observed by all inmates; such orders must be reported to the Executive Committee.

## FORM OF BEQUEST.

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### FORM OF BEQUEST TO THE OLD PEOPLE'S HOME.

ITEM. I give and bequeath to the HARTFORD HOSPITAL, in the city of Hartford, the sum of        dollars, to be paid by my executors out of my real or personal estate, as soon as the settlement of my affairs will permit, to the Treasurer of the said institution for the time being, in trust, to be applied by the directors thereof to the humane purposes of the department in said institution known and designated as the Old People's Home.

### NOTE.

A gift of \$5,000 will endow a room in perpetuity, the donor having the privilege of nominating its occupant.

Any person wishing to offer gifts or furnish entertainments for the inmates of the "Home" must receive permission from the Superintendent or Matron.









